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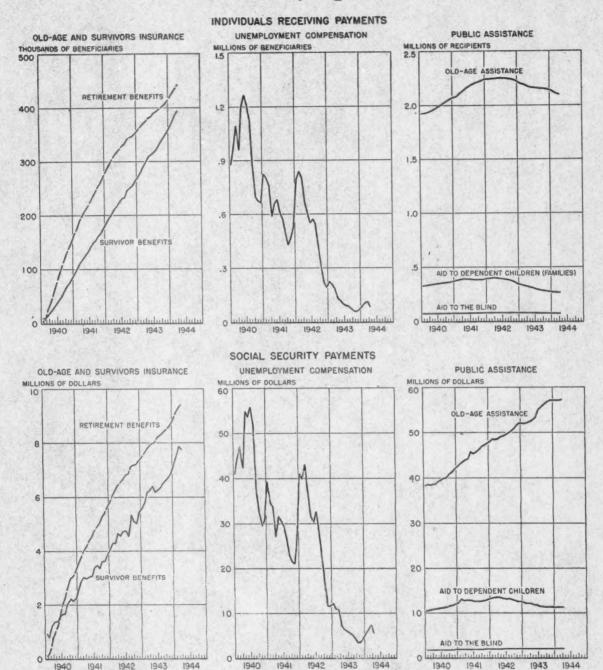
Uninsured Workers With Wage Credits
Under Old-Age and Survivors Insurance

The 1944 International Labor Conference

State Experience With Uniform Benefit Year and Base Period

FEDERAL SECURITY AGENCY
SOCIAL SECURITY BOARD
WASHINGTON, D. C.

Social Security Operations



*Data represented by these charts are as follows: Old-age and survivors insurance, beneficiaries for whom payments were certified and amounts certified during month; unemployment compensation, weekly average number of beneficiaries for the month

and gross benefits paid during the month under laws of States and Territories; public assistance, recipients and payments in the continental United States under all State plans.



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Social Security in Review

In the first week in April, nearly 52.1 million persons were in the civilian labor force, about 700,000 more than a month earlier. Most of the increase was in agricultural employment, though nonfarm employment moved upward for the first time this year. The number of unemployed persons was estimated at 770,000 at the beginning of April, 100,000 less than in March and the lowest number since the current series of the Bureau of the Census estimates began, in April 1940.

As is shown by the chart on the opposite page, the upturn in unemployment benefits which began in December did not continue into April, when disbursements declined one-fourth. Only New Hampshire, Maryland, Missouri, and Oregon paid out more in benefits. The average weekly number of beneficiaries—83,000—and the number of weeks of unemployment compensated during the month—361,000—also dropped by one-fourth.

Benefits this April totaled about three-fourths the amount in April 1943; the weekly average number of beneficiaries and the number of weeks compensated were less than twothirds the numbers a year earlier.

The rise in initial claims in April—5.5 percent—was due mainly to the beginning of new uniform benefit years in 10 States; the increase was less pronounced than in previous years. The total volume of continued claims, on the other hand, dropped 20 percent.

AT THE end of April, benefits totaling \$17.5 million a month were in force for 960,000 beneficiaries of old-age and survivors insurance. Both amount and number represented increases of 2 percent from March and of 26 percent from April 1943. Almost \$15.5 million was certified during the month for monthly benefits and \$1.7 million for lump-sum death payments. Of

the monthly benefits certified, 52 percent went to primary, 9 percent to supplementary, and 39 percent to survivor beneficiaries.

Primary and wife's benefits constituted a somewhat smaller percentage of all benefits in force than a year earlier. The slow but continued growth in the group of survivor beneficiaries is a natural result of the increase in numbers of persons with insured status. The growth in their relative volume is partly due, also, to wartime employment opportunities for aged persons, which has cut down the number of claims for retirement benefits which otherwise would have been expected.

These factors were evident in benefit awards in 1943. More survivor benefits were awarded than ever before, and survivors made up a greater part of the beneficiary group. Of the 262,865 benefits awarded in the year, 46 percent were primary or wife's; in 1942 the proportion was 51 percent. With the increase in widow's and widow's current benefit awards, the number of female beneficiaries rose by more than 10,000, or from 51.2 percent of the total in 1942 to 54.2 percent in 1943. Women also made up a slightly larger proportion of the group receiving primary and parent's benefit awards.

TOTAL PAYMENTS for public assistance in the continental United States were slightly below the March figure, but the \$78.3 million expended was slightly more than in April 1943. The decrease in numbers of recipients of each type of assistance continued at about the rate in recent months, except for a 2.8-percent decrease in gen-

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eral assistance cases, the largest in the past half year.

Twenty-eight States reported increases in expenditures for old-age assistance. The average payment increased slightly, to \$27.28; State averages ranged from \$9.94 to \$47.10.

Although payments for aid to dependent children rose in 22 States, there was no change in the total for the country as a whole. The average payment per family rose slightly, to \$42.85, and State averages ranged from \$20.69 to \$81.29.

Twenty-four States shared the slight increase in total payments for aid to the blind. The range in State average payments was from \$11.50 to \$47.38 and the country-wide average was \$28.42, a slight increase from March.

Total payments for general assistance decreased 5 percent, with increases in only 13 States. Twenty-eight States reported declines in both payments and cases. The average payment declined slightly from \$28.31 in March to \$27.46 in April. State averages ranged between \$7.18 and \$39.53.

Veterans' Legislation

Two bills enacted on May 27 (Public, Nos. 312 and 313) raise the basic rates of disability pensions established for veterans of World War I and extend provisions for pensions for non-service disabilities to World War II veterans and provisions for pensions to the survivors of such veterans who had service-connected disabilities but whose death was not shown to be due to service (see pp. 39-40). In the House report accompanying the bill to increase pensions for service-connected disability, the Committee on World War Veterans' Legislation explained that, while the rates of pensions to survivors of veterans of World War I who die from service-connected causes have been increased several times, the disability pensions to the veterans themselves have not been adjusted since they were established in December 1919, despite increases in the cost of living and the inability of handicapped veterans to compete for jobs. "This increase," the Committee said, "has been arrived at after careful consideration of the indexes of cost of living and other studies which reveal inadequacy of existing rates."

Mr. Bigge's Statements Before Senate and House Special Committees

In testifying before the Senate Special Committee on Post-War Economic Policy and Planning on May 16, George E. Bigge, member of the Social Security Board, told the Committee that "The Social Security Board believes that this is an opportune time to expand and make more adequate the whole social security program, and, that if this were done, it would provide a systematic method for dealing with many of the human aspects of the demobilization problem." On May 23, Mr. Bigge appeared before the House Special Committee on Post-War Economic Policy and Planning to discuss the part the social security program, and particularly unemployment insurance, "can, and probably should play, in meeting the conditions which we are likely to face after the war."

Three of the major weaknesses of the present program of unemployment compensation, Mr. Bigge told the members of the Senate Committee, are relatively small benefits, limited duration of benefit payments, and limited coverage. He declared that, with benefits fixed as a percentage of past wages, the maximum benefit might well be raised to \$20 or \$25 a week. "In all, there are 32 States which have maximum benefits for workmen's accident compensation which are higher than the maximum benefits for unemployment compensation in these States. And the maximum is not necessarily related to the general wage level of the State, nor to the anticipated load of unemployment or the reserves in the State fund." Some States with high wage levels, Mr. Bigge said, have low maximum benefits, and frequently the States with the highest reserves have paid the lowest benefits. "High reserves are of little value if they are built up by keeping benefit payments at an inadequate level. It seems, therefore, that in a number of States some increase in the maximum benefit is desirable to maintain a reasonable relation to previous earnings and to provide substantial help to unemployed workers in higher wage brackets."

As a general indication of the lim-

itations of benefit payments under existing laws, Mr. Bigge pointed out that "An economist employed by the Committee for Economic Development has estimated that if there is no change in present provisions of unemployment compensation laws, benefits would not average as much as 15 percent of the wages which workers now in covered employment would lose during the transition period. And he goes on to say," Mr. Bigge continued, "that if we consider the whole working population, unemployment benefits will not make up 10 percent of the wages lost through unemployment during that period. The Bureau of Business Research of Ohio State University, applying the Ohio law of 1941 to a sample of Ohio firms concluded that if the law had been in effect over the period from 1928 to 1932, benefits would have replaced only 10.4 percent of the wages lost through unemployment by workers who might have met the eligibility conditions."

"While such relations exist between wages lost and benefits paid," Mr. Bigge said, "it seems to me we need not fear that unemployment compensation will induce loafing. If a reasonable relationship is maintained between the wages which an individual worker may expect and the benefits to which he is entitled under the law, we can safely relax other conditions, such as maximum benefits and maximum duration, so that unemployment compensation can play a larger part in making up for lost wages."

"The payment of adequate benefits is important to employers and to the community generally, as well as to workers," Mr. Bigge declared, in testifying before the House Special Committee. "One of the benefits to be derived from keeping up the income of unemployed workers is that they can continue to buy at least a minimum of the ordinary necessities of life. This will serve to support the market for such goods and enable employers to continue production, thus avoiding the cumulative effect of sudden mass unemployment which completely cuts off buying power. The stabilizing influence of such assured income is one of its important. contributions to better economic conditions generally."

Uninsured Workers With Wage Credits Under Old-Age and Survivors Insurance

By George H. Trafton*

At the beginning of 1944, an estimated 66.6 million living persons had wage credits under old-age and survivors insurance. About 31.8 million of them, it is estimated, were neither fully nor currently insured. Although they had paid some contributions based on wages received in covered employment, these workers, comprising almost half of the estimated total, failed to meet the requirements for insured status specified by the Social Security Act.

The total number of uninsured workers is indeed large. It is well known, however, that many of the uninsured group are young persons and others who have only recently entered covered employment and who soon will acquire insured status. Included among the uninsured, too, are large numbers of highly seasonal and intermittent workers having only slight attachment to covered employment; and persons who have not been in covered employment for several years, including women who have become housewives and workers who have shifted to noncovered jobs. Until recently, the relative importance of these various types of short-term workers in the composition of the uninsured group has not been known. From data now tabulated by the Bureau of Old-Age and Survivors Insurance, it is possible not only to ascertain the age, sex, race, and geographic distribution of the uninsured workers but also to appraise the personal and economic factors that have contributed to their failure to be insured. This information has significance for any consideration of the eligibility requirements of the system.

Data on the insurance status of workers are derived from the continuous work-history sample de-

veloped from wage and employment records maintained to determine eligibility and benefit amounts under the system. From this sample, tabulations are made regularly to show employment and wage characteristics of covered workers. These statistics are needed for actuarial and administrative planning as well as for appraisal of the system's operation from the viewpoint of its broad social objectives. At present, tabulations in considerable detail cover the 4-year period 1937-40, while summary tabulations are available for the 5 years 1937-41. Within a few months, the data will be extended to include the 6 years 1937-42. The tabulated data are based on a random sample including approximately 1 percent of all individuals who received taxed wages 2 during the years covered by the tabu-

In analyzing these data, several limitations should be borne in mind. The wage and employment records of persons with wage credits who had died or had become entitled to benefits are not excluded. Moreover, despite efforts to eliminate the practice, some workers have had wages reported under more than one social security account number. Whenever these "multiple" accounts have been identified, all records of a worker's employment and earnings in both or all his accounts have been combined in the sample; nevertheless, there is

The terms "taxed wages," "taxable wages," and "wage credits" are used interchangeably in this article. For all but a small proportion of the wages shown in the data, these terms are all technically correct. Strictly speaking, "taxed wages" refers to wages on which employees and employers have paid taxes under the Federal Insurance Contributions Act, whether or not they were legally taxable and whether or not they will be included in the wage base on which benefit amounts "Taxable wages" refers are computed. to wages taxable under that act whether or not taxes have been paid and whether or not they will be included in the wage base for benefits. "Wage credits" refers to taxable wages which will be included in the wage base for benefits. Practically, the limitations of the tabulated data do not permit a perfect segregation of the wages described by any one of these terms as thus strictly defined.

reason to believe that many such accounts have not been discovered. Finally, for a small proportion of the workers, delays or errors in employers' reports of taxable wages have resulted in some incompleteness in wage records, particularly for the most recent year included in the tabulation. All these limitations, in addition to those inherent in the sampling method, introduce some error into the patterns of covered employment and taxed earnings shown by the tabulations; to a lesser extent they affect the classification of workers by insurance status. The extent of the error, however, is believed not to be large enough invalidate general conclusions drawn from the data.

Meaning of Insured Status

To be eligible for retirement benefits, a worker must have attained age 65 and must also be fully insured. Moreover, a widow who has attained age 65 and meets other requirements stated in the act can become entitled to a widow's insurance benefit only if her deceased husband was fully insured at the time of his death. The Social Security Act defines a fully insured individual as (1) a person who has had not less than 1 quarter of coverage 3 for each 2 of the calendar quarters elapsing after 1936 or after the quarter in which he attained the age of 21, whichever quarter is later, and up to but excluding the quarter in which he attained age 65 or died, whichever first occurred, and in no case less than 6 quarters; or (2) one who has had at least 40 quarters

A worker's survivors—his widow and young children—can become entitled to survivors' insurance benefits only if the worker at the time of his death was fully or currently insured. A currently insured individual is defined by the act as one to whom taxable wages of not less than \$50 have been paid for each of not less than 6 of the 12 quarters immediately preceding the quarter in which he died.

In the following discussion, the term "uninsured" is used to designate persons who have received some taxable wages since 1936 but are neither fully nor currently insured. "Insured" is

^{*}Bureau of Old-Age and Survivors Insurance, Analysis Division. The author acknowledges his indebtedness to Howard J. Kumin and Leonard H. Feinroth, of the Analysis Division, for assistance in preparing this article.

¹For a detailed description of this sample, see Perlman, Jacob, and Mandel, Benjamin, "The Continuous Work History Sample Under Old-Age and Survivors Insurance," Social Security Bulletin, Vol. 7, No. 2 (February 1944), pp. 12–22.

² A quarter of coverage is a calendar quarter in which the worker has been paid not less than \$50 in taxable wages.

Table 1.—Percentage distribution of male and female workers with wage credits by insurance status at the beginning of each year 1940-42 ¹

Year	Total	Fully insured	Cur- rently insured only	Unin- sured
Total:				
1940	100.0	55. 7		44.3
1941	100.0	53. 2	1.5	45. 3
1942	100.0	50.0	3.4	46. 6
Male:				
1940	100.0	59.0		41.0
1941	100.0	56, 8	1.5	41.7
1942	100.0	54.1	3, 5	42.4
Female:				
1940	100.0	47.5		52. 8
1941	100.0	44.5	1.7	53. 8
1942	100.0	40.9	3. 1	56. (

¹ Percentages computed from 1-percent continuous work-history sample. Data are not adjusted to exclude deaths or retirements, but are partially adjusted for duplication of workers with more than 1 account. Data cover wage records of workers with taxable earnings identified for posting to individual accounts as of July 1, 1942.

used to designate those who are either fully or currently insured, or both.

The tabulated data classify workers by their insurance status at the beginning of the specified year. Many workers uninsured in 1 quarter of the year, however, become currently or fully insured in the next, and many who are insured lose their insured status. Insured status once lost may be later regained by additional quarters of coverage. The uninsured group, therefore, is one whose membership, in substantial part, changes from quarter to quarter and from year to year.

Proportion of Workers Uninsured

At the beginning of 1940, 44 percent of all persons who had received wage credits at some time during the 3 years 1937-1939 were uninsured (table 1). At the beginning of 1941, the uninsured constituted 45 percent of all workers with wage credits; at the beginning of 1942, 47 percent. This increase in the relative number uninsured resulted partly from the fact that persons who had died or otherwise had withdrawn permanently from covered employment formed a growing proportion of all persons with wage credits. In addition, the number of persons who entered covered employment for the first time increased in both 1940 and 1941.

Generally speaking, a worker who has received taxable wages in only 1 year cannot be insured.

Of all men with wage credits, 42 percent were uninsured at the beginning of 1942, as compared with 56 percent of the women. Women constituted 31 percent of all persons with wage credits but 37 percent of the uninsured group. The increase from year to year in the proportion uninsured was somewhat larger for women than for men. greater irregularity of employment and lower wage rates of women, the relatively large number who leave the labor force permanently on account of marriage is probably responsible for the difference.

Among workers who had some covered employment in 1941, the most recent year covered by the tabulation, the proportion uninsured at the beginning of 1942 was 35 percent—32 percent for men and 44 percent for

strictly speaking, a worker may be currently insured although he has received \$50 in taxable wages in fewer than the minimum of 6 quarters. The statutory requirements for currently insured status provide merely that a worker must have been paid \$50 in taxable wages for 6 of the 12 quarters immediately preceding the quarter in which he died. For obvious technical reasons, it was necessary to classify workers on the basis of the number of quarters in which taxable wages were paid. The resulting error is believed to be small.

women. These proportions are not seriously affected by deaths or retirements in 1941, but they would be considerably lower were it not for the large number of persons who had recently entered covered employment. About one-fourth of all the workers uninsured at the beginning of 1942—women as well as men—had received wage credits for the first time in 1941; these new entrants comprised 44 percent of all uninsured workers with wage credits in 1941—men 42 percent, and women 48 percent.

Insurance Status by Age

As might be anticipated, the proportion of persons uninsured was highest among young workers, most of whom had only recently entered the labor force (table 2). Thus, at the beginning of 1941 almost 90 percent of the workers who were under age 20 at their birthday in 1940 were uninsured; the proportion was 52 percent for persons aged 20-24. In these age groups, the percentage differences between the sexes were small. Workers under age 25 accounted for 37 percent of all persons uninsured at the beginning of 1941 but only 26 percent of all persons with wage credits in 1937-40.

In the age groups above 25, the proportion who were uninsured was substantially smaller among men

Table 2.—Percentage distribution of workers with wage credits in 1937-40 by insurance status at the beginning of 1941 and by age, for each sex 1

Age at end of 1940	Total	Fully or currently insured	Unin- sured	Total	Fully or currently insured	Unin- sured
Total, all ages	100. 0	54.8	45. 2	100. 0	100. 0	100. 0
Under 20 20-24	100. 0 100. 0	10. 6 47. 9	89. 4 52. 1	7. 6 18. 6	1. 5 16. 1	15. 3 21. 8
25-29	100. 0 100. 0	58. 1 63. 7	41. 9 36. 3	16. 8 41. 5	17. 6 47. 4	15. 8 33. 9
50-59	100. 0 100. 0 100. 0	63. 3 59. 9 59. 4	36.7 40.1 40.6	10. 5 2. 9 2. 1	12. 0 3. 1 2. 3	8. 7 2. 6 1. 9
Male, all ages	100.0	58. 4	41. 6	100. 0	100.0	100. 0
Under 20	100. 0 100. 0 100. 0	10. 8 49. 1 62. 2	89. 2 50. 9 37. 8	6. 7 16. 0	1. 2 13. 2	14. 8 20. 0
25-29	100. 0 100. 0	67. 7 65. 6	32. 3 34. 4	15. 8 43. 0 12. 3	16. 5 49. 2 13. 6	14. 6 34. 2 10. 4
60-64	100. 0 100. 0	61. 2 59. 9	38. 8 40. 1	3. 5 2. 7	3. 6 2. 7	3. 3 2. 7
Female, all ages	100.0	46. 4	53. 6	100.0	100.0	100.0
Under 20 20-24 25-29	100. 0 100. 0 100. 0	10. 4 46. 0 50. 4	89. 6 54. 0 49. 6	9. 6 24. 9 19. 3	24.5	16. 2 25. 2 18. 0
30–49 50–59 60–64.	100. 0 100. 0 100. 0	53. 3 52. 7 52. 7	46. 7 47. 3 47. 3	37. 7 6. 3 1. 4	43. 1 7. 1	33. 1 5. 6
65 and over	100.0	55. 0	45. 0	.8		1

¹ See table 1, footnote 1.

⁴See Immerwahr, George E., and Mehlman, Harry, "Old-Age and Survivors Insurance: Insured Workers and Their Representation in Claims," Social Security Bulletin, Vol. 7, No. 5 (May 1944), pp. 9–17.

Table 3.—Percent of workers with wage credits who were uninsured at the beginning of 1941, by age, sex, and race 1

	To	tal	Mε	le	Female		
Age at end of 1940	White	Negro	White	Negro	White	Negro	
Total	43. 6	62. 5	39. 7	60. 2	52. 5	72.9	
Under 20 20–24	89. 1	93. 9	88. 9	93. 2	89. 4	97.7	
20-24	50. 2 39. 7	75. 9 63. 5	48, 5	73.3	52. 7 48. 3	86. 0 73. 6	
30-49	34. 6	53, 2	30.3	50. 5	45, 5	64. 7	
50-59	35, 5	55. 6	33, 1	53.9	46.3	67.4	
60-64	39. 1	56. 6	37.9	55.0	46. 4	68. 8	
65 and over	39. 5	63.3	39.0	61.5	43, 3	77. 6	

¹ See table 1, footnote 1.

than among women. In the case of men, the proportion fell as low as 32 percent in ages 30–49, and in no older group did it rise above the 40-percent figure shown for ages 65 and over. Among women, the proportion uninsured was 47 percent in each age group from 30 to 64, and 45 percent in ages 65 and over.

Insurance Status by Race

Negroes constituted 11 percent of all persons uninsured at the beginning of 1941, although they comprised only 8 percent of all persons with wage credits in 1937-40. Of all Negroes with wage credits, 63 percent were uninsured as compared with only 44 percent of all white workers (table 3). Among Negro women the proportion uninsured was 73 percent; among Negro men, 60 percent. The corresponding figures for white workers were 53 and 40 percent. For both men and women, the difference in the percentage of white and Negro workers uninsured was highest at ages 20-29. but it was large in every age group. These differences result from differences in amount of covered employment as well as in wage rates. To some extent they reflect the heavy concentration of Negro workers in the agricultural States of the South.

Geographic Differences

As compared with 45 percent for the United States as a whole, the proportion of workers uninsured at the beginning of 1941 ranged from 35 percent in Rhode Island to 68 percent in Mississippi. These figures, however, are based on tabulations in which persons who received no wage credits in 1940 were classified by the State in which their social security account

number was issued. Only workers with wage credits in 1940 could be classified by State of employment in that year; of for these workers alone, the range in proportion uninsured was from 24 percent in Rhode Island and Connecticut to 53 percent in Arkansas, compared with 32 percent for the United States. In 14 States, almost all of which were located in the industrial regions of the North and East, the percentage uninsured was smaller than the national figure. Most of the States with the highest percentages uninsured were in agricultural regions of the South and West. In almost all States, the relative number of women with wage credits in 1940 who were uninsured at the beginning of 1941 was larger than that of men.7

Length of Employment of Uninsured Workers

A worker may be uninsured either because he has not received taxable wages for or in a sufficient number of quarters, or because in too many quarters his taxable wages were less than \$50. Thus, failure to be insured may result from insufficient covered employment or from an abnormally low rate of wages, or a combination of the two.

A distribution of uninsured werkers by number of years in which they received taxed wages suggests that the chief cause of failure to be insured was insufficient duration of covered employment. Of all workers uninsured at the beginning of 1942, 48 percent had wage credits in only 1 year, and 27 percent in only 2 years. The corresponding figures for workers uninsured at the beginning of 1941 were 48 and 30 percent. Only 3.5 percent of the workers uninsured at the beginning of 1942 had wage credits in all 5 years from 1937 to 1941. Differences between the sexes in this respect were small, but relatively more women than men had wage credits in only 1 year, while proportionately more men had wage credits in 3 or 4 years (table 4).

Table 4.—Percentage distribution of workers with wage credits who were uninsured at the beginning of 1941 and 1942 by number of years in which taxable wages were received, for each sex 1

Number of years	sured	ons u l at be g of l	egin-	Persons unin- sured at begin- ning of 1941				
with wage credits	Total	Male	Female	Total	Male	Female		
Total	100.0	100. 0	100. 0	100. 0	100.0	100.0		
1	47.7 27.3 14.3 7.2 3.5	46.7 27.3 14.8 7.7 3.5	49. 5 27. 2 13. 5 6. 2 3. 6		47. 3 29. 4 15. 4 7. 9	49. 0 29. 7 13. 7 7. 6		

¹ See table 1, footnote 1,

The extent to which short duration of covered employment has been responsible for lack of insured status can be determined with greater precision from tabulations showing a distribution of workers by number of quarters in covered employment. At least 81 percent of the workers uninsured at the beginning of 1941 had not received taxed wages in the minimum of 6, 7, or 8 quarters necessary (depending on date of birth) in order to be fully insured; moreover, they had not received wage credits in as many as 6 out of the 12 quarters in 1938-40, and therefore in practically all cases they could not possibly have been currently insured. These workers would not have been insured if all of the quarters in which they had wage credits had been quarters of coverage.

Even for the uninsured workers who received taxed wages in a sufficient number of quarters-not more than 19 percent of all persons uninsured at the beginning of 1941-short duration of covered employment within quarters was probably the chief reason for lack of insured status. Most of them, no doubt, were parttime or short-term workers in some or all of the quarters in which they received taxed wages. Although the available data do not show the number of uninsured persons who had worked full time in covered employment at wage rates so low that they failed to receive as much as \$50 a quarter, their relative number must have been very small indeed. A regularly employed worker will acquire a quarter of coverage if he receives as little as 10 cents an hour for a 40hour week.

The data give some indication of

⁶ A worker's State of employment is generally obtained from an employer report for the third quarter of the year or, if the worker was not employed in the third quarter, from an employer report for the first, second, or fourth quarter, in that order.

⁷A detailed discussion of State differences in insurance status will be presented in a subsequent issue of the *Bulletin*.

the level of taxable earnings among workers who had sufficient quarters in covered employment but yet were uninsured at the beginning of 1941 because in too many quarters they had taxable wages of less than \$50. If receipt of only \$25 in taxable wages in a calendar quarter, instead of \$50, had been sufficient for a quarter of coverage, between 40 and 50 percent of them would have been insured. The result, however, would have been a reduction of only 7.6 percent in the total number of uninsured workers. This percentage is small because, as already indicated, more than four-fifths of all the uninsured did not have a sufficient number of quarters with any wage credits.

Analysis of the duration of covered employment in terms of quarters in employment is limited by the fact that, in 1937, employers reported taxable wages semiannually instead of quarterly. For 1937, therefore, workers can be distributed only by number of half years with wage credits. In the tabulations covering the period 1937-40, number of quarters in employment can be shown only for the 3 years 1938-40.

Of all workers uninsured at the beginning of 1941, 79 percent received taxed wages in not more than 4 of the 12 quarters in 1938-40. Only 13 percent had 6 or more quarters, and only 4.4 percent had 8 or more quarters with wage credits in those 3 years. Fifty-one percent of all the uninsured did not receive wage credits in 1937; of these workers about a third had taxed wages in only 1 quarter, and about four-fifths in fewer than 5 quarters.

The number of quarters, of course, varied with the number of years with wage credits (table 5). Fifty-three percent of the uninsured workers who were in covered employment in only 1 of the years 1938, 1939, or 1940 received taxed wages in only 1 quarter, and 27 percent in only 2 quarters. Of the uninsured workers who had wage credits in only 2 of those years, 58 percent were in covered employment in fewer than 5 quarters; of those employed in 1937 and in 1 of the years 1938-40, 45 percent had only 1 quarter with wage credits in 1938-40.

Among uninsured workers who received taxed wages in 3 of the 4 years 1937-40, 30 percent received wage

Table 5.—Percentage distribution of workers with wage credits who were uninsured at the beginning of 1941 by number of quarters with wage credits in 1938-40, by number of years with wage credits 1937-40, and by number of half years with wage credits in 1937-

a-year v	vorkers	3-year workers			2-y	1-year workers		
2 half years in 1937		2 half years in 1937	1 half year in 1937	No wage credits in 1937	2 half years in 1937	1 half year in 1937	No wage credits in 1937	No wage credits in 1937
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
		14.8	18.6		40.7	49.9	17.1	52. 1 27.
3.8	8.1	23.4	21.7	7.4	19.9	13.9	20.6	11.
			22.0		8.1	8.2		8.
		2.2	1.3		1			
	years in 1937 100.0	years in 1937 1937 100.0 100.0 100.0 3.8 8.1 8.8 10.8 13.7 15.3 16.2 19.5 15.2 15.6 11.9 11.4 10.0 8.5 7.0 4.9 6.0 3.1	years in 1937 years in 1937 1937 100.0 100.0 100.0 100.0 14.8 8.8 10.8 24.2 13.7 15.3 20.9 16.2 19.5 10.2 15.2 15.6 4.3 11.9 11.4 2.2 10.0 8.5 7.0 4.9 6.0 3.1	years in 1937 1937	2 2	2 10 1 1 1 1 1 1 1 1	2 2 2 3 4 7 7 7 7 7 7 7 7 7	2 1 1 1 1 1 1 1 1 1

¹ See table 1, footnote 1.

credits in 6 or more quarters in 1938-40; of those who had no wage credits in 1937, 63 percent were in covered employment in 6 or more quarters and 27 percent in 8 or more quarters. For uninsured workers with wage credits in all 4 years 1937-40, 71 percent were in covered employment in 6 or more quarters in 1938-40 and 37 percent in 8 or more quarters. It appears that for these 3 and 4-year workers regular part-time employment within quarters and, to some extent perhaps, low wage rates were significant factors in failure to acquire a sufficient number of quarters of coverage to be insured.

Differences between men and women in the number of quarters with wage credits are not large. Among uninsured workers who were in covered employment in 3 or 4 years, however, the proportion with more than 8 quarters with wage credits in 1938-40 was larger among women than among men. This situation may result from a relatively large amount of partime employment among women; it may also reflect their lower wage rates.

Pattern of Years in Covered Employment

The preceding analysis points to the conclusion that the major cause of lack of insured status for some 31.8 million living persons at the beginning of 1944 was the brief duration of their covered employment. Why did so many workers have such short-term employment in covered occupations? What groups in the labor force do

these short-term workers represent? At least a partial answer to these questions is provided by data showing the specific years in which these persons received taxed wages.

Only 3.5 percent of all workers uninsured at the beginning of 1942 had received taxed wages in all 5 years 1937-41; all the others had been absent from covered employment for a year or more (table 6). The uninsured who had wage credits in fewer than 5 years may be classified into five or six major categories, according to the pattern of their years in covered employment. Analysis of the groups comprising these patterns, by age and sex, throws considerable light on the factors responsible for their failure to be insured.

The largest single group of uninsured workers, 26 percent of the total. were persons who received their first taxed wages in 1941. None of these new entrants could have been insured under existing eligibility requirements. More than half of them were under age 22; and a little more than two-thirds were under 32. No doubt a majority of the uninsured workers in these age groups entered the labor force for the first time in 1941. Many of the women in ages over 32 had probably been absent from the labor force during the years 1937-40 but found work in 1941 in defense industries. A substantial proportion of the new entrants, however, must have been previously engaged in noncovered employments. For some of these, the shift to covered employment was permanent; for many others, only temporary.

Similar to the new entrants in their characteristics were the workers who received their first wage credits in 1938, 1939, or 1940 and were in covered employment in each year following their year of entry. Of all workers uninsured at the beginning of 1942, 11 percent received wage credits only in 1940 and 1941; 3.8 percent, only in 1939, 1940, and 1941; and 1.7 percent, only in the 4 years 1938-41. Each of these groups of recent entrants included a relatively large proportion of young workers; undoubtedly many were students employed part time after school or for short periods during school vacations. The presence of many persons above school age, however, indicates that a substantial number of the recent entrants must have been workers who had shifted from noncovered employments or, among women, who had entered the employed labor force since 1937. It is probable that in this uninsured group those with wage credits in 3 or 4 years were mostly persons who had only seasonal or part-time covered employment.

Quite different from the new workers and recent entrants were the uninsured workers who received taxed wages in 1937—the year in which the program was inaugurated-and who left covered employment before 1941. Persons with wage credits only in 1937 constituted 12 percent of all the workers uninsured at the beginning of 1942. Moreover, 6.2 percent of all the uninsured received wage credits only in 1937 and 1938; 3.5 percent, only in 1937, 1938, and 1939; and 2.0 percent, only in the 4 years 1937-40. The relatively high proportion of older workers among this group of persons who had terminated their covered

Table 6.—Pattern of years in covered employment of all workers with wage credits in 1937-41 and of all workers who were uninsured at the beginning of 1942 \(^1\)

	tribut	n cov-	Uninsured workers							
Years in covered employment	All	Unin- sured work- ers	ed cent of all	Per-	Distribution by age at end of 1941					
	work- ers			cent female	Total	Under 22	22-51	52 and over		
Total	100.0	100.0	46.6	36. 9	100.0	27.4	61.0	11.		
937, 1938, 1939, 1940, 1941	40.3	3. 5	4.1	37.4	100.0	8.8	77.4	13.		
941. 940, 1941. 939, 1940, 1941. 938, 1939, 1940, 1941.	12. 0 6. 9 5. 1 3. 5	25. 9 10. 9 3. 8 1. 7	100. 0 74. 2 34. 5 22. 9	37. 7 35. 8 37. 0 35. 2	100. 0 100. 0 100. 0 100. 0	51. 4 49. 0 42. 8 30. 2	41. 1 44. 4 49. 0 62. 6	7. 6. 8. 7.		
937	5. 7 2. 9 2. 5 3. 3	12.3 6.2 3.5 2.0	100. 0 97. 5 64. 9 27. 7	37. 0 43. 2 43. 9 37. 5	100. 0 100. 0 100. 0 100. 0	2.9 3.1 4.1 7.2	78. 4 78. 0 79. 1 79. 5	18. 18. 16. 13.		
940	1.5 1.3 1.2	3.7 3.2 2.8 2.1 1.6 1.0	100. 0 100. 0 100. 0 85. 2 99. 1 71. 3	41, 2 40, 0 45, 0 41, 3 44, 6 40, 5	100, 0 100, 0 100, 0 100, 0 100, 0 100, 0	29. 5 18. 6 11. 3 27. 2 14. 3 20. 4	58. 5 62. 2 75. 1 59. 7 74. 0 69. 7	12. 19. 13. 13. 11. 9.		
937, 1941 937, 1940, 1941 937, 1939, 1941 937, 1938, 1941 937, 1938, 1941 937, 1938, 1940, 1941 1937, 1938, 1940, 1941	.2 .8 1.9 1.2	2. 2 1. 5 . 5 1. 5 1. 0 1. 2 1. 2	99. 0 65. 0 94. 5 88. 5 25. 1 47. 3 57. 2	25. 6 22. 6 19. 8 27. 2 27. 0 25. 9 28. 4	100. 0 100. 0 100. 0 100. 0 100. 0 100. 0 100. 0	5.8 8.4 7.3 6.1 8.3 6.9 7.8	80. 8 80. 7 79. 0 80. 2 80. 3 82. 3 79. 3	13. 10. 13. 13. 11. 10.		
939, 1941 938, 1941 938, 1939, 1941 938, 1940, 1941	.4	1.6 .8 .7 .7	98. 0 99. 7 90. 7 72. 5	27. 6 31. 1 31. 4 27. 2	100, 0 100, 0 100, 0 100, 0	33. 9 19. 7 23. 5 25. 2	57. 3 71. 4 68. 3 66. 3	8. 8. 8.		
937, 1940	.4	.6 .8 .6	99. 4 98. 1 80. 6 92. 8	29. 1 34. 9 32. 1 34. 8	100. 0 100. 0 100. 0 100. 0	5. 6 5. 9 6. 5 5. 6	81. 3 76: 5 80. 9 81. 7	13. 17. 12. 12.		
1938, 1940	.2	.3	100.0	34.2	100.0	17.0	72.5	10.		

¹ See table 1, footnote 1.

employment before 1941 suggests that death, disability, and retirement are important reasons for their failure to have covered employment in the more recent years. The high percentage of women among those employed only in 1937-38 or 1937-39 suggests that marriage and family responsibilities were also important reasons for terminating covered employment. Among the men, shifting to noncovered employments undoubtedly was a major factor; many, particularly among those with wage credits in 1937 alone, had probably been for only a short time in jobs which are covered by the system and left to resume their regular occupations. Some young men who left covered employment in 1940 were inducted into the armed forces. As in the case of the recent entrants, short-term and part-time employment, rather than low wage rates, must have been largely responsible for lack of insured status among the persons who had wage credits in 3 or 4 years. This conclusion is supported by the distribution of 3 and 4-year workers by number of quarters in covered employment (table 5).

A substantial proportion of all the . uninsured are persons whose attachment to covered employment is only temporary. Of the workers uninsured at the beginning of 1942, as many as 2.8 percent had received wage credits only in 1938, 3.2 percent only in 1939, and 3.7 percent only in 1940. An additional 4.7 percent had taxed wages only in the 2 years 1938-39 or 1939-40 or in the 3 years 1938-40. A relatively large proportion of these temporary workers were women, many of whom were in the labor force for a brief period before marriage or were housewives who had found jobs of short duration. Most of the men, on the other hand, were probably workers usually engaged in noncovered employment who had temporarily found a covered job in industry. A substantial number of workers with wage credits in 1939 only or in 1939-40 only were persons who had reached 65 years of age before 1937 and therefore were excluded from coverage until the adoption of the amendments to the Social Security Act in 1939; it may be assumed that many of the 1 or 2-year workers in

this oldest age group died or stopped working in 1939 or 1940.

Still another group of workers, comprising 9.1 percent of all persons uninsured at the beginning of 1942, received wage credits in 1937 and 1941 but had no covered employment in 1 or more of the intervening years. A relatively high percentage were men, most of whom presumably shifted between covered and noncovered employment: for many of them, work in covered occupations was probably highly seasonal or intermittent. Similarly, for the women in this group, the taxed wages represented to a substantial extent shortterm covered employment of housewives not usually in the labor force or of women workers normally attached to noncovered employments such as domestic service in private homes.

The workers whose records fall in the remaining patterns of years in employment comprised only 6.8 percent of all the uninsured. They probably had an even smaller degree of attachment to covered employment than did those already described. A relatively large proportion of them were workers in the ages 22–31, when occupational mobility is undoubtedly high.

Among the workers in all the patterns of years in covered employment, unemployment undoubtedly played a part in swelling the ranks of the uninsured. The incidence of unemployment was of course particularly heavy in the years prior to 1940, and it probably affected women and workers in the youngest and oldest age groups more than it did others. The data, however, do not permit the direct measurement of the extent to which unemployment was a factor in

the failure of workers to acquire insured status.

Distribution by Number of Quarters of Coverage

The tabulations of continuous work-history data include a distribution of uninsured workers by number of quarters of coverage. The number of quarters of coverage each worker acquires is determined, of course, not only by the number of quarters in which he has received taxable wages but also by the amount of such wages, because only quarters in which at least \$50 is received can be quarters of coverage.

In table 7, the number of quarters of coverage is shown by number of years in which the uninsured workers received taxed wages. It must be remembered that all workers with more than 9 quarters of coverage were fully insured at the beginning of 1942; moreover, workers acquiring 6 to 9 quarters of coverage in 1939-41 were in practically all cases currently insured and were so classified in the tabulations. Some of the workers in the youngest and oldest age groups who had 6 to 9 quarters of coverage were fully insured. These facts are reflected in the percentage distributions of uninsured workers shown in table 7.

As many as 28 percent of the workers uninsured at the beginning of 1942 had failed to acquire a single quarter of coverage; 62 percent had acquired fewer than 3. Even among those who had some covered employment in each

of the 5 years 1937–41, 6.7 percent had no quarters of coverage, and 21 percent had fewer than 3. The proportions who failed to average at least 1 quarter of coverage for each year in covered employment were 43 percent for the 5-year workers, 37 percent for the 4-year workers, 34 percent for the 3-year workers, and 33 percent for the 2-year workers. As might have been expected, uninsured women tended to have fewer quarters of coverage than did uninsured men.

Among uninsured workers with any specified number of quarters of coverage, there was a wide variation in the number of quarters with any wage credits. For example, table 8 shows a distribution of the uninsured workers who were in covered employment in only the 3 years 1938-40 by number of quarters of coverage crossed with number of quarters with wage credits. Among those with no quarters of coverage, 21 percent received taxed wages in 8 or more of the 12 possible quarters. Of those with 3 quarters of coverage, 59 percent had wage credits in 6 or more quarters, while of those with 5 quarters of coverage, 21 percent had wage credits in 9 or more quarters. Probably, most of these workers had only brief periods of employment in the quarters which were not quarters of coverage.

Taxed Earnings of the Uninsured

It is possible for a worker to become currently insured with total taxable earnings of only \$300, that is, \$50 in each of 6 quarters. At the beginning of 1942, a worker might have been fully insured after receiving taxable wages of only \$500. At the beginning of 1941, the corresponding figure was

Table 7.—Percentage distribution of workers with wage credits in 1937-41 who were uninsured at the beginning of 1942, by number of quarters of coverage, and number of years with wage credits, for each sex 1

Number of questors of	A	ll worke	rs 5-year workers			4-year workers			3-уе	3-year workers		2-year workers		1-year workers				
Number of quarters of coverage	Total	Male	Fe- male	Total	Male	Fe- male	Total	Male	Fe- male	Total	Male-	Fe- male	Total	Male	Fe- male	Total	Male	Fe- male
Total	100.0	100.0	100.0	100. 0	100.0	100.0	100.0	100. 0	100.0	100. 0	100.0	100. 0	100.0	100.0	100.0	100. 0	100. 0	100.
	27.8	25.3	32.1	6.7	5.2	9. 2	7.7	6.1	11.1	10.9	9.3	13. 9	17.9	15.7	21.6	43.0	40.6	47.
	18.4	18.0	19.0	6. 2	5.5	7.3	7.4	6. 7	9.0	10.6	10. 2	11.5	14.8	14.6	15. 3	25. 3	25.3	25.
	15.8	16. 2	15.0	8.0	7.6	8.5	9.9	9.3	11.1	12.3	12.2	12.6	16. 2	16.7	15. 4	18.0	18. 9	16.
	11.1	11.6	10.2	9.6	9. 2	10.3	12.1	11.9	12.6	14.1	14.4	13.6	14. 2	14.8	13. 2	8.3	8.9	7.
	9.9	10.7	8.6	12.1	12.1	12.3	14.6	14. 9	13.8	14.8	15. 2	13. 7	13.8	14. 4	12.7	5. 4	6.3	4.
	8. 2	8.7	7.5	16.0	16.0	16. 2	16. 1	16.7	15. 2	15. 5	16.0	14. 2	15.7	16.3	14.8			
	2.9	3.1	2.6	11.5	11.6	11.3	9.5	9.9	8.6	6. 2	6.6	5.6	3.6	3.6	3.4			
	2.4	2.6	2.0	11.2	12. 2	9.5	8.5	9. 2	6. 9	5.4	5.8	4.8	2.2	2.2	2.2			
	1.9	2.1	1.6	9. 9	10. 9	8. 2	7.2	7.9	5.7	4.6	4.7	4.4	1.6	1.7	1.4			
)	1.6	1.7	1.4	8.8	9.7	7.2	7.0	7.4	6.0	5.6	5.6	5.7	1					

¹ See table 1, footnote 1.

s For purposes of the tabulations, the number of quarters of coverage acquired by a worker in each half year of 1937 was estimated on the basis of the amount of his taxable earnings in such period.

Table 8.—Percentage distribution of workers with wage credits in only the 3 years 1938-40 who were uninsured at the beginning of 1941, by number of quarters with wage credits and number of quarters of coverage 1

Number of quarters with wage	Number of quarters of coverage										
credits	Total	None	1	2	3	4	5				
Number of workers (1-per- cent sample)	8, 903	1, 409	1, 234	1, 371	1, 616	1, 529	1,744				
Total percent	100.0	100. 0	100. 0	100. 0	100.0	100.0	100. 0				
3	7. 4 12. 7 16. 7 19. 4 17. 0 12. 4 8. 2	20. 2 21. 1 14. 9 12. 1 10. 6 7. 5 2 6. 6	13. 6 22. 5 20. 7 15. 6 11. 3 3 5. 8 4 5. 1	8. 2 19. 7 22. 0 18. 2 12. 5 8. 1	\$ 5. 6 12. 5 23. 6 21. 7 14. 0 11. 3 6. 2	2. 1 2 5. 3 16. 2 25. 0 21. 8 16. 4 9. 5	0 6. 2 22. 2 28. 5 21. 8 13. 2				
10	3. 7 1. 8 2. 7	2 3. 7 2 2. 0 2 1. 3	3 3. 0 3 1. 4 2 1. 0	2 2.8 2 1.4 2.3	3 3. 3 2 1. 9 2, 9	2 3. 7 2 1. 4 2. 6	2 5. 0 2 2. 6 2. 8				

¹ See table 1, footnote 1,

² Fewer than 100 persons in sample.

\$400. In the case of workers in certain younger and older age groups, as little as \$300 in wage credits may suffice for fully insured status. Many workers, however, who had received wage credits totaling much more than these minimum amounts were uninsured because they did not have such credits in sufficient quarters.

At the beginning of 1942, 5.9 percent of the uninsured had received taxed wages totaling \$1,500 or more; 1.0 percent had received \$3,000 or more (table 9). A relatively small number had total wage credits of at least \$6,000.

A more detailed distribution by amount of cumulative wage credits is shown in the tabulations covering the 4 years 1937-40. Among all workers uninsured at the beginning of 1941, 1.2 percent had received taxed wages of \$2,400 and over. On the other hand, 35 percent had received less than \$100; 59 percent, less than \$300; and 78 percent, less than \$600.

The relationship between the amount of taxed wages and the duration of covered employment is only roughly measurable. Although wage credits are recorded with a high degree of accuracy, the tabulations measure duration of employment only in terms of number of quarters in which payments of taxed wages have been received. The data do not indicate differences in length of employment within quarters.

Regardless of the number of quarters worked in covered employment, a large proportion of the workers uninsured at the beginning of 1941 had received relatively little in taxed wages; whether they were employed

in only a few or in most of the quarters during 1938–40, 40 percent or more had received less than \$600. A relatively large proportion of those with fewer than 8 quarters in covered employment in 1938–40 had received \$1,200 or more, presumably because these workers included relatively few part-time workers.

As would be expected, the uninsured group apparently did not include many workers with both a substantial amount of wage credits and also more quarters in covered employment than the minimum number of quarters of coverage required for insured status. Of the uninsured workers who had \$2,400 or more in wage credits at the beginning of 1941, 35 percent had been in covered employment in fewer than 3 quarters in 1938—40, and 86 percent in fewer than 5 quarters.

Conclusion

Analysis of the covered employment experience of persons with wage credits who were uninsured under old-age and survivors insurance confirms the conclusion that the large majority failed to become insured because of the short duration of their covered employment. At least 81 percent of all who were uninsured at the beginning of 1941 would not have been insured even if every quarter in which they received wage credits had been a quarter of coverage. The proportion who were uninsured because their wage rates were too low cannot be determined from available data, but there is ample evidence to support the conclusion that it was extremely small. In all probability, short-term employment in covered occupations will continue to be the chief cause of lack of insured status.

A large percentage of the uninsured are workers who have only recently entered covered employment. Of those uninsured at the beginning of 1942, 26 percent had wage credits only in 1941, and 11 percent only in 1940 and 1941. The recent entrants include young persons of both sexes and women over 25 who have just entered the employed labor forces and also workers who have shifted from noncovered to covered employment. Many of them will remain in covered employment and soon will acquire currently, and later fully, insured status.

Another large group, however, are persons who have ceased to work in covered employments after a more or less extended period in such employment. Workers who had received wage credits only in 1937 or only in 1937 and 1938 comprised 18 percent of all the uninsured at the beginning of 1942. Some workers left covered employment before acquiring insured status; others had insured status when they terminated their employment but have lost it with the passage of time. Many in this group, par-

Table 9.—Percentage distribution of workers with wage credits in 1937-40 and in 1937-41 who were uninsured at the beginning of 1941 and 1942, respectively, by cumulative amount of wage credits received, for each sex 1

Cumulative amount of wage credits	Total	Male	Female
	1937-40,	with was uninsure ng of 1941	ge credits d at the
Total	100.0	100.0	100.0
\$1-99	35. 2	33.3	38.9
100-199	14.1	13. 5	15. 3
200-299	9.7	9.4	10.3 7.8
00-599	11.3	11, 1	11.7
00-899	10. 2	10. 5	9.6
000-1,199	5.0	5.7	3. 7
,200-1,799	4.3	5. 5	2.1
,800-2,399	1.4	1.9	.4
2,400-4,799	1.1	1.6	.2
1,800-7,199	(3)	(3)	(3)
	1937-41.	with wa uninsure ng of 1942	ge credits
Total	100.0	100.0	100.0
\$1-1,499	94.1	91. 9	97. 9
1,500-2,999	4.9	6.7	1.9
3,000-5,999	.9	1.2	2
6,000 or more	.1	. 2	(2)

¹ See table 1, footnote 1. 1 Less than 0.05 percent.

ticularly among the men, have shifted to noncovered employments, including the civilian and armed services of the Government. Probably a majority of the women, on the other hand, have become housewives. In the older ages, among both men and women, disability and unemployment are also important factors in the termination of covered employment.

The number of persons who have lost insured status because of early termination of covered employment is affected, of course, by the newness of the system. The data at hand do not provide a basis for estimating the proportion of all workers who, over a lifetime, will lose benefit rights on this account. The act's provision of permanently insured status for workers who acquire 40 or more quarters of coverage will tend to limit their number somewhat. Nevertheless, as long as important groups of occupations, particularly self-employment and agricultural labor, are excluded from coverage, there will always be many persons who lose insured status by shifting to those employments. Moreover, it is highly probable that the majority of women will fail to acquire 40 quarters of coverage before leaving the labor force on account of marriage. Any benefits they receive under the act will have to be based on their status as wives or widows of fully or currently insured husbands.

Hardly less important numerically are the uninsured workers whose total covered employment is brief because it has been temporary or intermittent. For example, almost 10 percent of the workers uninsured at the beginning of 1942 had wage credits in only 1 of the years 1938-40. Workers of this type include persons who shift back and forth between covered and noncovered employment, and also persons who move in and out of the employed labor force. Many farmers, farm laborers, and domestic workers have seasonal or irregular employment in covered occupations; moreover, workers in other noncovered industries, such as railroad transportation and public service, not infrequently take covered jobs for brief periods. On the other hand, a substantial proportion of the temporary or intermittent workers in covered employment are persons not regularly in the labor force. They include young students, housewives, and other marginal workers who take seasonal or occasional jobs. Others are workers who for one reason or another are frequently unemployed and can get jobs only when the demands for labor are great.

Many of these temporary and intermittent workers will never acquire insured status; some, perhaps, will become insured but only for brief periods. Still others will maintain insured status for some years only to lose it when, because of business recession or some other-reason, their participation in covered employment becomes less frequent. From data now available, it is not possible to estimate the proportion of this group who will ultimately acquire 40 quarters of coverage and so become permanently insured; but the percentage will probably not be large.

At the beginning of 1942, the taxed

wages received-and therefore the contributions paid-by the vast majority of uninsured workers were small in absolute amount. Only 6 percent had received as much as \$1,500 in wage credits. The average cumulative taxed earnings of the uninsured may be expected to rise, however, as the number of quarters of coverage required for fully insured status increases. The uninsured group will include a growing number of persons, particularly women, who will have worked regularly in covered employment for several years and whose total taxed earnings, consequently, will be substantial in amount. Their number, no doubt, will be materially increased by the war workers who will leave the labor force when the war

It is clear that the proportion of workers with wage credits who lack insured status under old-age and survivors insurance would be greatly reduced if the coverage of the system were extended to the major employment groups now excluded by the act, so that a worker's earnings in almost any gainful employment would be credited to his social security account. On the other hand, it is probable that the insurance status of women and others who shift in and out of the employed labor force could be improved substantially only by reducing the number of quarters required for a worker to become permanently insured. To liberalize the requirement for permanently insured status, however, would increase the total cost of benefits, and would perhaps make necessary a reexamination of the financial basis of the system.

The 1944 International Labor Conference

By Wilbur J. Cohen and Jessica H. Barr*

SOCIAL SECURITY objectives and methods of attaining them were embodied or implicit in the resolutions and recommendations adopted by the International Labor Conference at its 26th session in Philadelphia from April 20 to May 12, at which delegates from 41 member nations were present.

The conference adopted three major resolutions and seven major recommendations formulating principles to be referred by the delegates to their respective governments for adoption and action. The first of the resolutions, "an international bill of social and economic rights for the common man" which became known as the Philadelphia Charter, dealt with the aims and purposes of the International Labor Organization and the principles which should inspire the policy of its members. The second, adopted at the final session, stated the social objectives suggested for inclusion in any peace treaty or treaties adopted at the end of the war. The third dealt with economic policies for the attainment of these social objectives. All three resolutions were adopted unanimously.

The seven recommendations-each adopted by at least a two-thirds majority-included proposals for further steps within each country toward attaining income security by unification or coordination of existing or future social security programs, and extension of such programs to all workers and their families; national programs of medical care, to be provided for entire populations either through social insurance and supplementary social assistance, or through a public medical care service; minimum standards of labor policy for dependent territories; and organization of employment in the transition from war to peace.

The keynote of the 26th Conference was sounded by President Roosevelt in a message read at the opening session by Frances Perkins, Secretary of Labor, who, with Senator Elbert D. Thomas, represented the United States Government. In his message the President declared that "the conditions of lasting peace can be secured only through soundly organized economic institutions fortified by humane labor standards, regular employment, and adequate income for all the people." In the recommendations to be considered by the delegates, the President said, "will lie the foundation of those agreements in the field of labor and social standards which must be a part of any permanent arrangement for a decent world," and he saw the ILO as a permanent instrument of representative character for the formulation of international policy on matters directly affecting the welfare of labor and for international collaboration in this field.

In his address as Conference president, Walter Nash, Deputy Prime Minister of New Zealand, made a plea for an ILO program that would "maximize production" and free people throughout the world from want. He emphasized that maximum production can be obtained only on the basis of full employment and added that the objective of full employment may properly be the first aim of not only the present Conference but also all conferences and intergovernmental discussions concerned with the formation of post-war economic and social plans and policies. This Conference must formulate recommendations to ensure that the principles of the Atlantic Charter are written enduringly into the future peace, he continued, and the ILO must be ready to furnish constant advice and guidance to government, management, and labor on the measures which must be taken, internationally and nationally, to ensure full employment, social security, and rising standards of living.

Organization of the Conference

In the International Labor Organization, each member state has a tripartite representation—of government, management, and labor. As Conference representatives, the United States Government sent a Cabinet member and a Senator. New Zealand's representatives included its

Deputy Prime Minister, Great Britain's a Member of Parliament, and eleven other countries sent delegates of ministerial rank.

Of the 41 member states represented, 29 are also members of the United Nations. Fourteen of the 20 Central and South American republics were represented at the Conference; all but 6 of these 14 are also members of the United Nations. The countries represented were: Argentina, Australia, Belgium, Bolivia, Brazil, British Empire, Canada, Chile, China, Colombia, Costa Rica, Cuba, Czechoslovakia, Dominican Republic, Ecuador, Egypt, Ethiopia, France, Greece, Haiti, India, Iran, Iraq, Ireland, Liberia, Luxemburg, Mexico, the Netherlands, New Zealand, Norway, Panama, Peru, Poland, Sweden, Switzerland, Turkey, Union of South Africa, United States of America, Uruguay, Venezuela, Yugoslavia. Official observers from Iceland, Nicaragua, and Paraguay were also present, althought these countries are not member states.

During the weeks while the Conference was in continuous session, three reports a week were broadcast by OWI overseas radio. Some knowledge of the aims and work of the Conference thus reached people in many other countries.

The wide diversity of nations represented at the Conference raised many barriers to be surmounted. English, French, and Spanish were the official languages, and official interpreters were present to translate all proceedings into two or, if necessary, all three.

Other problems arose from the varying stages of economic and social development and the different situations which the various countries must face at the end of the war. In connection with the resolution concerning the social objectives of the peace settlement, a declaration of the occupied countries, supported unanimously by the Netherlands, Norway, Poland, and Yugoslavia, stressed the fact that their immediate post-war concern would not be to reconvert industry but virtually to reconstruct entire nations. One of the French Government delegates, in discussing the standards for employment services in the transition period, declared that the plans outlined obviously would not fit the problems which the devastated countries

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must face. However well organized the employment services, he pointed out, they will be unable to utilize labor if there are no machines or raw materials available; the employment services will be conditioned by the possibilities of replacing destroyed equipment and reconstructing exhausted stocks. In another session, a delegate from India remarked that the recommendation referred to "further" steps to be taken, whereas in this particular field his country had yet to take its first step.

In a report on the Conference. Senator Thomas pointed out 1 that it might be considered as one of a series of general international technical conferences whose aim is to put together the fragments of a broken world. Two of its predecessors were the Food Conference of May 1943 and the UNRRA Conference at Atlantic City. "Events seem to suggest," he continued. "that the forthcoming peace settlement will be built on a broad, firm base, with dozens of minor, technical matters talked out and thought out before the great political issues are settled and agreed upon. It is my firm belief that such a peace will be more enduring than one which-so to speak-is worked out in one prolonged session, where both technical and political matters are threshed out together, at the same time. Perhaps it is not always possible to separate the technical from the political, but it can be said of the recent International Labor Conference that it approached questions primarily from the technical point of view."

In summing up the results of the Conference, Senator Thomas declared that it "threw out a few handfuls of extremely difficult problems at an embattled world and raised some of the most important issues of a stable peace. It has, I am glad to say, found no panacea, for panaceas do not exist: it has not solved the problems or met the issues, of course, but it has offered hope that the problems are not insoluble, the issues not unsurmountable. It has created follow-up machinery in the form of Governing

1 Congressional Record, May 31, 1944, pp.

A2863-A2871.

studies and organize further meetings-all of which tend toward the goal of peace through social justice."

The Declaration of Philadelphia

The declaration of the aims and purposes of the ILO and the principles which should inspire the policy of its members-the Philadelphia Charterwas adopted unanimously by the Conference on May 10.

The declaration first reaffirmed the fundamental principles on which the ILO is based, particularly the principles that labor is not a commodity; that freedom of expression and of association are essential to sustained progress; that poverty anywhere constitutes a danger to prosperity everywhere; and that the war against want must be carried on with unrelenting vigor both within each nation and by continuous and concerted international effort in which the representatives of the workers and employers, enjoying equal status with those of governments, join with them in free discussion and democratic decision with a view to the promotion of the common welfare

The Charter recognizes as "the solemn obligation of the ILO to further among the nations of the world" those principles which would achieve:

- (1) Full employment and the raising of standards of living;
- (2) The employment of workers in the occupations in which they can have the satisfaction of giving the fullest measure of their skill and attainments and make their greatest contribution to the common well-being:
- (3) The provision, as a means to the attainment of this end and under adequate guarantees for all concerned, of facilities for training and the transfer of labor, including migration for employment and
- (4) Policies in regard to wages and earnings, hours, and other conditions of work calculated to ensure a just share of the fruits of progress to all, and a minimum living wage to all employed and in need of such protection:
- (5) The effective recognition of the right of collective bargaining, the cooperation of management and labor in the continuous improvement of productive efficiency, and

the collaboration of workers and employers in the preparation and application of social and economic

- (6) The extension of social security measures to provide a basic income to all in need of such protection and comprehensive medical
- (7) Adequate protection for the life and health of workers in all occupations;
- (8) Provision for child welfare and maternity protection:
- (9) The provision of adequate nutrition, housing, and facilities for recreation and culture;
- (10) The assurance of equality of educational and vocational opportunity.

The principles, the Charter declares, are fully applicable to all peoples everywhere. While the manner of their application must be determined with due regard to the stage of social and economic development in each country, their progressive application to peoples who are still dependent, as well as those who have already achieved self-government, is a matter of concern to the whole civilized world.

In the closing address of the Conference Mr. Nash declared that the Philadelphia Charter would go down in history as the greatest social charter that had yet been published, but, he warned, "it will not be worth the paper it is written on unless we have action." He called on the member nations to establish freedom for allin its fullest and widest meaning. The first step toward that fulfillment, he emphasized, must be the abolition of poverty, which, he said, depends only on the will of the people that it be abolished.

Social Provisions in the Peace Settlement

On behalf of the United States Government, Secretary Perkins and Senator Thomas introduced the second resolution, the result of 6 months of conferences of interested agencies and departments of the Federal Government. The resolution, suggesting the social objectives to be included in any peace treaty or treaties, was adopted unanimously by the Conference in its final session on May 12. Senator Thomas has described this document as being possibly of "even greater historical interest" than the

Body committees to advance the work begun in Philadelphia, while its secretariat has the mandate to undertake

Philadelphia Charter. It implements both the Philadelphia Charter and the social provisions of the Atlantic Charter, which, in article 5, called for "fullest collaboration between all nations in the economic field with the object of securing, for all, improved labor standards, economic advancement, and social security." Included in the resolution is an amendment offered by Australia providing for an international conference on domestic problems of employment and unemployment in the near future.

The preamble to the resolution affirms the recognition by the signatory governments of "their common obligation to foster expanding production and employment on a sound basis, free from disruptive fluctuations, and to insure that workers and productive resources shall not be allowed to be idle while the needs of large parts of the world remain unsatisfied." It also calls on the governments to realize "that the economic life and conditions in each nation are increasingly dependent upon the economic life and conditions of other nations," and that the attainment of the social objectives sought requires "increasing collaboration among nations."

Beyond that comes the statement, in article 2, that all arrangements for international economic cooperation "should be framed and administered" to serve these objectives. Seven specific points which are matters "of international concern and should be among the social objectives of international as well as national policy" are outlined in article 3:

- (1) Opportunity for useful and regular employment to all persons who want work, at fair wages or returns and under reasonable conditions, with provision for protection of health and against injury in all occupations;
- (2) Raising standards of living to provide adequate nutrition, housing, medical care, and education:
- (3) Establishment of minimum standards of employment to prevent exploitation of workers, whether employed or self-employed, whose opportunities for high wage employment are limited;
 - (4) Provision for child welfare;
- (5) Provision for a regular flow of income to all those whose em-

ployment is interrupted by sickness or injury, by old age or by lack of employment opportunity;

- (6) The effective recognition of the right of freedom of association and of collective bargaining;
- (7) Provision of facilities for training and transfer of labor.

In carrying out these objectives, article 5 of the resolution states, the governments, through appropriate international agencies, shall develop standards and statistical measures and shall maintain uniform statistics and other information; they shall interchange among themselves and make available to the ILO such information and reports as may be necessary to assist them and the ILO to develop recommendations on these matters; they shall take appropriate steps to assure close collaboration between the ILO and any other international bodies established for the promotion of economic advancement and social well-being; and shall have placed on the agenda of the International Labor Conference annually the subject of the extent to which the social objectives have been attained and the measures taken during the year for their accomplishment.

Other articles authorize the ILO to collect from and interchange with the signatory governments, as occasion requires, uniform statistical and other economic information in the fields covered by the objectives. In addition, it is recommended that the Governing Body of the ILO be authorized to call a special conference of the organization when, in its opinion, there is danger of a substantial general decline in employment levels: the conference would recommend appropriate national or international measures to prevent the development or spread of unemployment and to establish conditions under which high levels of employment may be maintained or restored.

It is also recommended that the Governing Body appoint a consultative committee on labor provisions in the peace settlement, to be ready to advise, on the request of the United Nations or of particular groups of the United Nations, on framing standards concerning conditions of labor which should be made binding in the peace settlement.

The Conference further recommended that the United Nations should undertake, among other tasks, to apply to any dependent territories for which they have accepted or may accept a measure of international accountability, the principle that all policies designed to apply to dependent territories shall be primarily directed to the well-being and development of the peoples of such territories and to the promotion of the desire on their part for social progress.

Finally, the Conference recommended to the governments that a conference of representatives of the several governments be called at an early date, in association with the Governing Body of the ILO, to consider an international agreement on domestic policies of employment and unemployment. The full cooperation and assistance of the ILO is pledged in calling such a conference and in helping to carry into effect appropriate decisions it might make.

Economic Policies for the Attainment of Social Objectives

The economic policies which will be necessary in attaining the social objectives which were the substance of the second resolution, were outlined in the third resolution, voted unanimously on May 12. After acknowledging the importance of the work of UNRRA and of the Food Conference of May 1943, the resolution endorses the establishment of a sound international monetary system, of trade on a multilateral basis, and of orderly migration. Liberated countries, it declares, should receive priorities in materials required for reconstruction. It urges that monopoly be discouraged and technological progress fostered.

Appropriate international measures should be taken, the resolution declares, to guarantee sufficient contact · and consultation with regard to the policies outlined; these contacts should be maintained both among governments and among different international institutions. At the same time, it is urged that governments and employers' and workers' organizations formulate comprehensive and coordinated programs, suited to the particular needs of their countries, for prompt and orderly reconversion, reconstruction, and economic expansion. These programs should be prepared and applied simultaneously with the consideration of the international measures recommended.

Social Security Recommendations and Resolutions

Three of the seven recommendations adopted for referral to member governments, and four additional resolutions, dealt specifically with social security proposals. The three recommendations related to income security, medical care, and social security for members of the armed forces and war workers. The four resolutions concerned a regional conference on social security in Asiatic countries, international administration to promote social security, definition of social security terms, and social insurance and related provisions in the peace settlement.

Two reports 2 accompanied by several proposed recommendations prepared by the ILO staff were submitted for consideration to a Conference Committee on Social Security, which began work on April 27. The committee chairman was Guillermo Padilla Castro, assistant director of the Social Security Fund of Costa Rica and government delegate from that country: the vice-chairmen were Marion Hedges, United States workers' member, and Gustave Joassart, Belgian employers' member.

Income security .- The report on income security was submitted to the Conference on May 12 and adopted by a vote of 92 to 4, with 6 delegates not voting. The recommendation embodied 30 general guiding principles, to be applied progressively as rapidly as national conditions allow. The purpose of income security programs is to relieve want and prevent destitution by restoring, up to a rea-

² Social Security: Principles and Prob-

lems Arising Out of the War (Report

IV), 1944. Part 1, Principles, contains

the discussion and two proposed recom-

mendations on income security and medi-

cal care. Part 2, Problems Arising Out of

the War, consists of discussion and three

proposed recommendations on income se-

curity and medical care for persons dis-

charged from the armed forces and as-

similated services and from war employ-

ment: international administrative cooperation to promote social security; and

maintenance of the pension rights of dis-

of the changes made by the Committee in

the income security draft recommenda-

tion prepared by the ILO staff, see the

First Report of the Committee on Social

Security in the Conference publication,

Provisional Record No. 16, pp. v-x.

For a summary of the discussions and

placed persons.

sonable level, income lost by reason of inability to work (including old age) or to obtain remunerative work, or by reason of the death of the breadwinner. It is proposed that the programs should be organized as far as possible on the basis of compulsory social insurance: provision for needs not covered by compulsory insurance should be made by social assistance.

The contingencies to be covered include sickness, maternity, invalidity, old age, death of the breadwinner, and unemployment, as well as emergency expenses incurred in cases of sickness, maternity, invalidity, or death; and employment injuries. It is proposed that the self-employed should be insured against invalidity. old age, and death under the same conditions as wage earners and that consideration should be given to their protection against sickness and maternity necessitating hospitalization. and against extraordinary emergency expenditures.

Benefits should aim to replace lost earnings, with due regard to family responsibilities, up to as high a level as practicable without impairing the will to resume work and without levying charges on the productive groups so heavy that output and employment are checked. The benefits should be related to the previous earnings of the insured person on the basis of which he has contributed. Cost of benefits, including administration, would be distributed between the insured persons, the employer, and government.

Administration of social insurance should be unified or coordinated within a general system of social security services, and contributors should, through their organizations be represented on the bodies which determine or advise upon administrative policy and propose legislation or frame resolutions.

The social assistance programs should provide specifically for maintenance of children; maintenance of needy invalids, aged persons, and widows not protected by social insurance; and general assistance for other persons in want.

Medical care.-The recommenda-

tion on medical care ' was adopted by

a vote of 76 to 6, with 23 abstentions. It embraced 114 points to guarantee that medical care, both general and specialized, would be available for all. whether employed, self-employed, dependent, or indigent. Such care would be provided either through social insurance, with a supplementary provision for social assistance to meet the requirements of needy persons not yet covered by social insurance, or through a public medical care service.

Complete preventive and curative care, the recommendation stated. should be available at any time and place to all members of the community covered by the service, on the same conditions, without any hindrance or barrier of an administrative, financial, or political nature.

The care afforded should comprise both general medical practitioner and specialist out-patient and in-patient care, including domiciliary visiting; dental care; nursing care at home or in hospitals or other medical institutions; the care given by qualified midwives and other maternity services at home or in hospital; maintenance in hospitals, convalescent homes, sanatoria, or other medical institutions: and so far as possible the requisite dental, pharmaceutical, and other medical or surgical supplies, and the care furnished by such other professions as may at any time be legally recognized as belonging to the allied

All care and supplies should be available at any time and without time limit, when and as long as they are needed, subject only to the doctor's judgment and to such reasonable limitations as may be imposed by the technical organization of the service.

The beneficiary should have the right to select his family doctor and dentist among the participating practitioners and the additional right subsequently to change his family doctor or dentist, subject to giving notice within a prescribed time, for good reasons, such as lack of personal contact and confidence.

⁴ The draft of the medical care recommendation prepared by the ILO staff was referred to a subcommittee on medical

care services, of which Dr. Julio Bustos. A... Chilean Government member, was chairman. For a summary of the discussion and changes made in the subcommittee see the Third Report of the Committee on Social Security, Provisional Record No. 18, pp. i-ix.

Income security and medical care for persons discharged from the armed forces and assimilated services and from war employment.5-Persons discharged from the service should receive mustering-out grants, which may be related to length of service; they should be eligible for unemployment insurance as though they had paid contributions to the unemployment insurance system during their period of military service, and the resulting financial liability should be borne by the government. If they remain unemployed after exhausting their benefits, they should receive unemployment allowances, financed wholly by the government, until suitable employment is available; preferably the allowance should be paid irrespective of need. Their period of military service should also be considered as a contribution period with respect to compulsory insurance provisions providing pensions for invalidity, old age, or death, or sickness insurance. The unemployment assistance provisions would apply to war workers as well as veterans.

Provisions concerning social insurance and related questions in the peace settlement .- The draft proposal prepared by the International Labor Office on safeguarding the pension rights of displaced workers recruited for employment in another country was submitted to a subcommittee of the Committee on Social Security. The original draft contemplated international regulations in the form of a draft convention to which nations could adhere and which concerned all countries with compulsory pension insurance, even if they were little affected by worker migration.

Discussion in the subcommittee, however, stressed the fact that the problem of displaced workers was the result of unilateral measures taken by the Axis and associated countries, and that, since the United Nations had not adopted parallel measures, a solution based on the principles of reciprocity would not fit the actual situation. Another point made was that the proposals protected only the

rights of displaced persons under invalidity, old-age, and survivors' insurance, though it was desirable that the rights under other forms of social insurance should be similarly protected.

The resolution proposed by the subcommittee, accepted by the Social Security Committee, and adopted by the Conference, retained the general principles of the International Labor Office proposed draft, but took the form of clauses to be inserted in the peace settlement, leaving open the decision as to the instrument in which the clauses should be inserted whether peace treaty, special agreements, armistice, or other form.

Any person residing in the territory of one of the United Nations who was recruited for employment by Axis and associated countries during the war and who, by reason of such employment, became liable to compulsory social insurance under the laws or regulations of the recruiting country shall be deemed to have been affiliated with the insurance system for the period of his employment. The recruiting country shall owe the country or residence all contributions payable with respect to such service-employer's, employee's, and state subsidies. The country of residence shall use the sums so paid to credit each worker with rights under an appropriate insurance system in that country or, if no such system exists, "shall apply the proceeds for the benefit of the worker concerned in such way as it may deem fit." If the worker has become permanently incapacitated or died as the result of such employment, the amount paid on his behalf by the recruiting country shall be used to provide him or his survivors with a pension. The provisions also apply to unemployment insurance contributions and benefits for workers who are unemployed after their return.

The resolution specifies that the debts of the recruiting country shall be considered as special obligations, independent of other financial obligations which may be incurred because of the war.

A special commission is proposed, to work out the details of the general proposals for displaced workers as well as associated proposals, including indemities for losses and damage suffered by the social insurance institutions of members of the United Nations as a consequence of the war.

Social security in Asiatic countries.-A resolution was adopted recommending that an Asiatic regional conference be held at as early a date as possible and that the question of the organization of social security be included in the agenda of that conference. The resolution pointed out that the social security proposals before the Conference were for the most part inapplicable to Asiatic countries, such as India, in their present stage of development, whereas those countries constitute a large part of the world with vast populations which should not be excluded from the benefits of social security.

International administrative collaboration to promote social security.—The preamble of this resolution declares that "mutual assistance in social security administration is one of the forms of collaboration between nations calculated to promote the progressive development in all countries of comprehensive social security schemes providing for income security and medical care," and cites the resolutions of the Inter-American Conference on Social Security in Chile in 1942 favoring cooperation among social security administrations and institutions with a view to unification of statistics of medical care and encouragement of research and technical studies.

The resolution adopted in Philadelphia would make available to countries in the course of initiating or modifying their social security systems the technical assistance of the International Labor Office and of countries with such systems already in operation. Among the measures suggested for promoting systematic and direct collaboration among social security administrations or institutions, the resolution lists "the training and technical improvement of the personnel of social security administration through the organization of courses of higher study in the actuarial and accounting fields and others related to the application of social security systems."

The International Labor Office is also asked to study the possibility and appropriateness of international or multilateral agreements which would

⁵ For a discussion of this recommendation, see *Provisional Bulletin* No. 16, pp. xxxii—xxxvi.

⁶ For a discussion and summary of the changes made by the subcommittee see *Provisional Record* No. 18, pp. xxviii-xxx

establish bodies responsible for performing common functions, in the field of either finances or administration.

Definition of social security terms.—Closely allied to the field of the preceding resolution, another one adopted by the Conference requests the International Labor Office to prepare, in consultation with experts on social security, sociology, and economic and legal questions, definitions of terms occurring in international conventions or recommendations on social security, with a view to arriving at international agreement.

Other Recommendations to Member Governments

The following four recommendations were also adopted by overwhelming votes for referral to member governments.

Minimum standards for dependent territories. - The recommendation concerning minimum standards for dependent territories, with full realization of the complexities of welfare and development among communities and in territories of widely differing standards of culture, levels of economic organization, and degrees of responsibility, sets up an elaborate system of controls over slavery, forced or compulsory labor, recruiting of workers, employment of children and young persons, employment of women, racial and religious discrimination, and health, housing, and social security measures.

The recommendation is aimed at establishing principles which, accepted by the powers primarily responsible for administration in these territories, would "transfer to the firm ground of concrete policy questions bearing on the purpose of colonial government, which, when debated on a theoretical plane, have led to misunderstanding between peoples whose mutual goodwill is essential to world security. Moreover, the rapid political advance of many dependent peoples makes it urgent that the essentials of labor policy relevant to their economic and social conditions shall be so framed that the development of a social conscience will take shape with their growing political self-reliance." T

The general principles formulated in the recommendation stress the fact that all policies shall be primarily directed to the well-being and development of the people of the dependent territories and to promoting their desire for social progress; that every effort shall be made to secure, on an international, regional, national, or territorial basis, financial and technical assistance in the economic development of the territories, in such a way as to safeguard the interests of the peoples involved; and that "all possible steps shall be taken effectively to associate the peoples of the dependent territories in the framing and execution of measures of social progress, preferably through their own elected representatives, where appropriate and possible."

Organization of employment in the transition from war to peace.-In line with the dominant theme of promotion of full employment with a view to raising standards of living throughout the world, the recommendation on organization of employment in the transition period embodies measures to give effect to the underlying principles. The specific points covered include provisions for the orderly demobilization of members of the armed forces and of war industries, to secure maximum fairness to the individuals and to promote the most rapid attainment of full employment; training and retraining programs; and standards for employment of young workers, of women, and of disabled workers.

Raising the age for leaving school and entering employment should be considered a primary factor in planning employment policy and should be adopted without delay. In this connection the Conference adopted the principle of maintenance allowances to be granted to parents for support of children during any additional period of compulsory education. Student-aid programs in technical or higher educational institutions, "subject to continued proof of merit," were recommended to aid those above school age to continue education full time.

It is recommended that women workers be redistributed in the peace economy on the basis of complete equality of opportunity and that steps be taken to encourage the fixing of wage rates on the basis of job content without regard to sex. Government and individuals are called upon to make the widest possible use of employment service facilities and to provide to the maximum extent possible for public vocational guidance facilities. Training and retraining programs should be developed and, to prevent unnecessary and unregulated migration of workers, governments should formulate a positive policy on the location of industry and the diversification of economic activity.

Organization of employment service.—Organization of employment in the transition to peace, and in the post-war period generally, will require the existence and development of an efficient employment service, and fulfillment of the tasks enumerated in the preceding recommendation will involve a new and broader definition of the responsibilities, functions, and methods of operation of such a service. The recommendation on organization of the employment services outlines the general principles to be followed by the member states and requests that they report to the International Labor Office from time to time, as requested by the Governing Body, concerning the measures taken to give effect to these principles.

National planning of public works.-The fourth recommendation sets forth general principles to be followed in national planning of public works. A long-term developmental program should be planned, which can be accelerated or slowed down in accordance with the employment situation in different parts of the country. The execution of the work and ordering of supplies should be so timed as to limit the demand for labor when there is already full employment and to increase it at other times. The recommendation stresses the necessity of considering the employment situation in each area, as well as in the country as a whole, and the particular types of skill available in the area: and the necessity for the central authorities to inform the local authorities at the earliest possible moment what financial support will be forthcoming, so that the latter may draw up plans without delay to enable large numbers of demobilized soldiers to be absorbed as soon as they are available.

(Continued on page 34)

⁷Minimum Standards of Social Policy in Dependent Territories (Report V), 1944, p. v.

State Experience With Uniform Benefit Year and Base Period

By Ruth Reticker and Margaret Dahm*

BENEFIT RIGHTS under 49 1 of the present State unemployment compensation laws are related to the individual worker's record of employment and wages with all subject employers during a fixed period of time in the past called a "base period." The determination of those rights remains valid for a fixed period of time in the future called a "benefit year." In 16 of these States, the base periods and benefit years of all claimants are uniform calendar periods with the dates set by the law: in 31 States, they are established individually for each claimant by the date of his first claim; and in the other 2 States, individual benefit years are combined with uniform base periods.

Base periods and benefit years of some type are needed because weekly benefit amounts and total benefit rights are related to individual workers' past wages or employment. When benefits were first payable under State unemployment compensation laws in 1938, all States except Wisconsin provided individual base periods and benefit years. The benefit year was 52 weeks beginning with the first compensable week. Before the first compensable week, the claimant had to serve a waiting period; frequently, it was 3 weeks in the 13 weeks preceding the claim, or 5 weeks in 65. A claimant who was reemployed during or at the end of the waiting period would not start a benefit year, and if 13 weeks elapsed before he was again unemployed, he would have to serve new waitingperiod weeks before he could serve a compensable week. The base period was the "first 8 of the last 9 completed calendar quarters" preceding the first compensable week (including, however, only quarters after January 1, 1937). If the first compensable week was in a later quarter than the initial claim, a new determination of benefit rights had to be made. In many States the base period was increased each quarter during the benefit year. Consequently, whenever a claimant in these States filed for benefits in one or more subsequent quarters within the 52 weeks, his benefit rights had to be redetermined unless the preceding determination allowed him maximum duration.

The extensible base periods had been designed to increase claimants' rights when benefits started with only part of the normal base period available. The device proved to be administratively complicated and of doubtful social value. It resulted in a peak of claims at the beginning of each quarter. Some claimants were in and out of the system; after they had drawn a few weeks' benefits at the beginning of a quarter, they might have to resort to relief until the beginning of the next quarter when some additional wage credits would become available.

In the movement for simplification of State unemployment compensation laws in 1938 and 1939, the base-period provisions particularly came in for revision. Extensible base periods of 8 or more quarters were gradually replaced in the majority of States by fixed base periods of 4 quarters, both individual and uniform.

The first State to adopt a uniform base period and benefit year was New York, which did so in April 1938, after only 3 months of benefit payments. Nine States changed to uniform periods in 1939, one in 1940, three in 1941, and two in 1943. In addition, the legislatures of two States adopted uniform base periods combined with individual benefit years—North Carolina in 1939 and Kentucky in 1940. Illinois is the only State which did not pay some benefits under an individual base-period formula before adopting a uniform base year;

South Dakota is the only one which has changed back from uniform to individual periods (table 1).

Since the uniform periods were adopted as a simplification, an examination of their actual operation should be helpful in planning for potentially heavy claim loads. With this in mind, in 1943 the 19 States which have used uniform periods were asked to report the advantages and disadvantages which they had found. The more important aspects of their experience are outlined here.

Base periods selected.-The uniform base period was made the calendar year in all States but Oregon because of the understandability of the calendar year. Since both employers and workers are accustomed to use calendar-year earnings for measuring income-tax liability, such earnings are a convenient measure of unemployment compensation rights. In reporting their experience, several States pointed out that an increasing proportion of workers are required to file income-tax returns and have some record of their total yearly wages. Consequently, they can more easily decide whether to accept or question a determination of their benefit rights based on a calendar year's wages. If questions arise, or if wage records cannot be located, a claimant can more readily supply information as to his earnings.

In terms of the pattern of employment of a majority of workers in a State, however, the calendar year may not be the most appropriate base period. As a result of the rigidity of a uniform base period, a worker with earnings in only 2 quarters, each in a different base period, may be ineligible or eligible for less benefits than under an individual base period. No matter what uniform period is chosen, some workers will lose benefits because they cannot combine 2 consecutive quarters. Fewer workers will be adversely affected, however, if the base period includes the busy season of most industries in the State.

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¹The two exceptions are Arizona and Wisconsin. Arizona is an exception only because the base period is increased each quarter during the benefit year rather than being fixed. The Wisconsin law does not use a base period or a benefit year; benefits for any week are based on past employment with a particular employer, provided the benefits are drawn within 52 weeks after the most recent week of employment with that employer.

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²A complete report of their experience will be issued by the Bureau in a Research and Statistics Letter.

³ Kentucky has two base periods: the calendar year for claimants filing valid claims between April 1 and September 30; and 12 months ending June 30 for other claimants

Benefit years selected .- The effects of uniform benefit years on agency operations and on benefit rights are determined, to a considerable extent. by the date on which the benefit year begins. In establishing the uniform benefit year, three methods have been utilized: (1) to begin in the period of greatest unemployment, thus making benefits first available when needed most by most claimants; (2) to begin in the period of fullest employment. thus flattening out the peak load of claims and simplifying administration; (3) to allow a certain lag after a calendar-year base period without regard to relationship with unemploy-

Oregon took the first approach and established a calendar benefit year with a base period running from October 1 to September 30. The calendar benefit year was adopted at the request of organized labor in the State. The building trades particularly wanted the benefit year to start when there was least activity in the construction field. Otherwise, they said, their members were likely to exhaust their benefit rights in partial benefits before their period of greatest unemployment. In general, the beginning of the calendar year coincides fairly well with the normal period of greatest unemployment of most groups of Oregon workers.

Connecticut and Utah took the second approach, that of beginning the benefit year at a time of full employment. Connecticut selected April. because the construction workers, garment workers, and textile workers are all busy at that time. January 1, when the Christmas workers are unemployed, and July 1, when the garment workers are idle, were rejected because they would create heavy claim loads. Utah set its benefit year to begin July 1 for a more even distribution of the claims load (chart 1). In that State, the first quarter of the calendar year (the third quarter of the benefit year) is the period of greatest unemployment for most workers. The coal miners are the only large group whose normal off-season begins toward the end of a benefit year and continues through the first part of the succeeding benefit year, thus involving two determinations of benefit rights in one off-season.

In the other States with uniform benefit years, the benefit years were

Table 1.—Base period, beginning date of benefit year, effective date of uniform provisions, and date benefits first payable in 19 States with uniform base periods in 1943

State	Base period	Beginning of benefit year	Uniform pro- visions effec- tive	Benefits first pay- able
Connecticut	dodododo	July 1 Apr. 1 Ist Sun. in Apr Apr. 1 Individual: date of valid claim.	July 1941 Apr. 1941 July 1941 May 1939 Apr. 1940	Jan. 1939. Do. Jan. 1938. July 1939 Jan. 1939
Massachusetts New Hampshire	Calendar yeardo	do	Apr. 1939 do Aug. 1939 July 1939 Apr. 1938	Jan. 1938 Do. Do. Do. Do.
Oregon Pennsylvania Rhode Island	Oct. 1–Sept. 30 Calendar year do	Calendar year	June 1943	
Vermont Virginia	do	1st Sat. in Apr	Apr. 1943 Mar. 1940	Do

¹ For claims filed between April 1 and September 30, base period is calendar year; for those between October 1 and March 31, fiscal year ending June 30.
² For benefit years beginning July 1—December 31, base period is preceding calendar year; for those be-

ginning January-June 30, second prior calendar year.

³ Effective April 1943, individual 4-quarter base period and individual benefit year beginning with a valid claim.

selected without relation to the potential claim load. Many States chose April 1 in order to bring the beginning of the benefit year as close as possible to the calendar-year base period. Others provided a longer lag after the base period to allow more time for wage-record processing (table 2). New York and Virginia originally chose April 1; but in New York, the lag was extended to 5 months in 1942 and in Virginia to 4 months in 1944.

Administrative Effects of Uniform Periods

State experience in administering provisions for uniform periods is particularly pertinent, because these periods were adopted for administrative reasons. The chief administrative processes affected are wage reporting, wage-record processing, experiencerating charging, and claims procedures.

Annual wage reports.—Uniform base periods and benefit years permit use of methods of employer-wage reporting and agency wage-record processing which are not practicable with individual periods. All employers in a few States and "approved" employers in some others are permitted to report wages annually or semiannually instead of at quarterly intervals (table 3).

All employers report on an annual basis in Connecticut, Pennsylvania,

and Rhode Island: Pennsylvania first tried the plan for 1943 wages. With annual reporting, the work involved in obtaining complete and accurate wage reports promptly may be increased because of the greater time lapse since the wages were earned. Connecticut and Rhode Island have found annual reporting very satisfactory and have established good records with respect to delinquent reports. Both States, however, are small in area, so that all employers are readily accessible, and they have a compact and highly integrated pattern of industrial, commercial, and service employment. These agencies also have prompt and effective delinquency controls which they do not hesitate to enforce by legal action. Connecticut has found the annual reporting so much more satisfactory than wage and separation reporting which had been allowed approved employers that it has encouraged these employers to discontinue the

All three of these States use wageslip forms for employer reports of wages. With slip reporting, the employer prepares for each worker a separate slip showing his name, social security account number, and wages for the period. Annual reports include on one slip separate items for each quarter's wages during the year. The agency files these slips as the record on which benefit determinations are based. Since with annual reporting

Table 2 .- Possible lag between base period and benefit payments, 19 States with uniform base periods, and 28 States with most usual individual base period

			I	Possible months o	flag bet	ween-	
State	Base period	Benefit year	End of	base period and itial claim	Beginning of bas period and initia claim		
			Mini- mum	Maximum	Mini- mum	Maximum	
New Hampshire Colorado	Jan. 1-Dec. 31.	MarFeb	2	Almost 14	14	Almost 26.	
Illinois Maine Maryland Masyland Massachusetts Rhode Island South Dakota Vermont	Jan. 1-Dec. 31.	AprMar	3	Almost 15	15	Almost 27.	
West Virginia Oregon Virginia	Oct. 1-Sept. 30. Jan. 1-Dec. 31.	JanDec May-Apr	3 4	Almost 15	15 16	Almost 27. Almost 28.	
New York Pennsylvania	}Jan. 1-Dec. 31.	June-May		Almost 17	17	Almost 29.	
Arkansas	Jan. 1-Dec. 31.	July-June	6	Almost 18	18	Almost 30.	
Utah	Jan. 1-Dec. 31 or July 1- June 30.	Individual.1	3	Almost 9	15	Almost 21.	
North Carolina 28 States with indi- vidual base periods.	Jan. 1-Dec. 31_ Individual.3	Individual. ² Individual—valid claim.	6 3	Almost 18	18 15	Almost 30. Almost 18.	

¹ For valid claims filed between April 1 and September 30, base period is preceding calendar year; between October 1 and March 31, fiscal year ending

preceding June 30.

Between July 1 and December 31, base period is preceding calendar year; between January 1 and

June 30, second prior year. For example, for valid claims filed between July 1, 1943, and June 30, 1944, the base period is the calendar year 1942.

First 4 of last 5 completed calendar quarters pre-

ceding the benefit year.

there is one slip to file rather than four, filing time and space are reduced by three-fourths. The net saving to the agency is less than that, since the cost of other processes such as wagerecord verification and delinquency control may be increased by annual reporting.

Approved employers who may be relied on to report properly are permitted to report annually in six States and semiannually in one. Restricted annual reporting entails procedures and forms for determining approved employers and different methods of processing annual and quarterly re-Except for Colorado, the ports. States which now permit annual or semiannual reporting on a selective basis favor it, though several indicate that care should be used in approving employers. Colorado found that annual reporting involved too much work during the first quarter of the year and that employers' errors were more difficult to correct.

Four of the six States with uniform base periods which permit annual reporting receive wage-slip reports. The other two, Maine and Utah, use list wage-report forms, as does Illinois, which permitted annual reporting until 1943. With list reporting. the employer submits a single list of the names of his workers, their social security account numbers, and their wages for the period. Annual reports include on one list separate items for wages for each quarter of the base period, except in Maine which is one of the few States with a benefit formula based on annual wages. From each list, the agency transfers the wage data for each worker to an individual record which is the basis for benefit determinations.

Whether annual reporting on a list form is helpful to an agency depends upon the procedures used to prepare the individual wage records. In Maine and Utah, annual reporting by approved employers was found helpful. In Maine, however, the wage data is typed on slips, and in Utah the agency has not been preparing individual records from all wage reports. The Illinois agency, on the other hand, found annual reporting so burdensome that they discontinued it in 1943. In Illinois, wage data are transferred from employer lists to punch cards; the benefit formula, like that of most States, requires information as to quarterly earnings. With their method of processing, they believe that annual reporting had no advantages and several disadvantages. Four cards had to be prepared from one annual list, rather than one card from each of four quarterly reports received throughout the year. Punching errors were increased in making four cards from one line entry, and the cards had to be prepared in such a short time that overtime and extra shifts were required, increasing the processing costs. This extra load came just before the beginning of the new benefit year, the very time when the wage-record load is already heaviest.

Wage - record processing.-With quarterly reporting, the uniform base

Table 3.—Type and frequency of wage reports, 19 States

State	Type of wage reports	Periods for which wage data are needed	Frequency of wage reports, 1943
Arkansas Colorado Connecticut Illinois Kentucky 1	List Slip do List Slip Slip	Quartersdododododododdo	Quarterly. Quarterly; for approved employers, annually. Annually, State-wide. Quarterly. Do.
Maine 1 Maryland Massachusetts New Hampshire 1 New York	ListdodoSlip	Calendar yearQuartersdoCalendar yearQuarters	Quarterly; for approved employers, annually. Quarterly. Do. Quarterly; for approved employers, annually. Quarterly.
North Carolina ¹ Oregon Pennsylvania Rhode Island South Dakota ¹	Slip Slip ododo	Calendar yearQuartersdodoCalendar year	Quarterly; for approved employers, semiannually. Quarterly. Annually, State-wide. ¹ Do. Quarterly; for approved employers, annually.
Utah Vermont Virginia West Virginia ¹	Listdodo	QuartersdododoCalendar year	Do. Quarterly. Do. Quarterly; for approved employers, annually.

¹ Annual wage benefit formula.
² Uniform periods and annual reporting new in 1943.

³ Effective April 1943, individual base period and benefit year, requiring quarterly reporting.

period allows the agency more time for processing wage records between the receipt of a wage report and its use in benefit determinations than is allowed by the present individual base-period provisions. Wage reports from employers are due in the agency a month after the end of the quarter covered. In States using individual base periods and benefit years, the agencies have only 2 months each quarter between the date reports are due and the time those wage records may be needed for benefit payments. In those 2 months, wage reports must be processed, delinquent reports obtained, irregular reports cleared up, and wage records filed. An individual base period consisting of the "first 4 of the last 6 completed calendar quarters" would provide 5 months between the due date of reports and the time they are needed, and would thus allow 3 months for regular processing before the next quarter's reports are due.

Of the 19 States studied, Connecticut and Rhode Island must handle the reports for a whole year in 2 months, while Pennsylvania has 4 months. In all the others but Kentucky, the agency has 3 monthsfrom the due date of 1 quarter's reports to the due date for the next quarter-in which to process the wage reports for each of the first 3 quarters of the base period. For the fourth-quarter reports, New Hampshire has 1 month; Arkansas, New York, North Carolina, Utah, and Virginia have 3 months, and the other 9 States have 2 months. Kentucky, with two uniform base periods, has 3 months for the first and third quarters of the calendar year, and 2 months for the second and fourth quarters.

The nine States with only 2 months for fourth-quarter wage records reported that they must work under considerable pressure to have that quarter's wage records in the files by the beginning of the benefit year. They prefer, however, to have only one rush period a year rather than four. Some States meet this annual peak by transferring local office personnel to the central office-something relatively easy to do since the claim load is normally lightest in the last quarter of the benefit year. Other States hire temporary employees for the peak period. The New York and Virginia agencies both found a 1-quarter lag too difficult and so had the laws amended to extend the lag. The New York agency finds that the longer lag eliminates the peak-processing load, and reduces late wage records—resulting in more prompt payment of benefits and fewer contested claims. In lengthening the lag, however, benefit rights of workers may be changed (see below).

Some differences in wage-record procedures from those used with individual base periods arise because the base periods and benefit years are the same for all claimants. Two sets of wage-record files are maintainedthose for the past year, which are used for benefit purposes and for experience-rating charging, and those for the current year, which are being set up and will be used for benefit payments next year. The whole file becomes obsolete at the same time. In States with slip reports, quarterly clearing of the files by hand with the attendant risks of pulling the slips for the wrong quarter is thus elim-

States with punch-card wage-record files find that the uniform base period eliminates occasions when records for the base period are unavailable for benefit determinations because the new wage-record cards are being interfiled. It also reduces the number of wage cards collated during a year. For example, New York receives 5 million cards each quarter; to interfile the records for the 4 quarters of the uniform base period, 45 million cards a year must be run through the collator-none the first quarter, 10 million the second, 15 million the third, and 20 million the fourth. With an individual base period, the agency would have to collate 25 million cards each quarter to remove 5 million obsolete cards and interfile the 5 million new cards. This would result in collating 100 million cards a year in all-more than twice the present number.

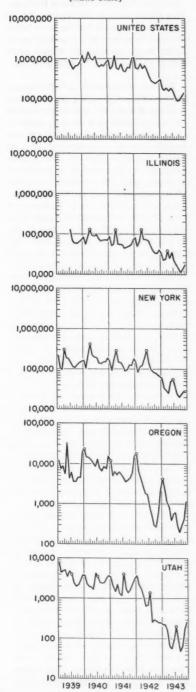
Experience-rating procedures.—The effect of the uniform benefit year on experience-rating procedures depends on the relationship between the experience-rating computation date and the date of the uniform benefit year. Benefits paid for weeks of unemployment up to the computation date are charged to employers with respect to

that experience-rating year, while benefits paid for weeks after the computation date are charged with respect to the next experience-rating year. If the computation date follows very closely the beginning of the benefit year, so that few if any claimants would have exhausted their benefit rights, the job of cutting off active claims for charging purposes is huge and the amount of work involved is correspondingly great. If the computation date coincides with the end of the benefit year, there is no problem of cutting off some claims in the middle of a benefit series and charging those benefits in 2 experience

If, however, the experience-rating computations coincide with the peak of either the wage-record processing or the claims load, the agency is faced with two peak loads at the same time. Though the operations are performed by different sections of the agency, the simultaneous peak loads hamper the transfer of employees from one section to another. No State reported difficulties, although in some States the claims and experience-rating peaks coincide, while in others, the experience-rating load comes when the load of wage-record processing is heavy.

Claims procedures .-- While the uniform periods permit spreading wagerecord processing over more of the year than individual periods, they result in an annual concentration of the claim load at the beginning of the benefit year or just before it in the six States where claims for the new benefit year may be filed in the last weeks of the old benefit year (table 4). At that time, in addition to the initial claims of workers just becoming unemployed, the agency will receive initial claims from claimants in compensable status at the end of the old benefit year, from those who exhausted their benefit rights in the old benefit year and have remained unemployed, and from those who had no rights in the old benefit year but may have in the new. This concentration of initial claims creates a peak of initial determinations and benefit payments in the central office. The influence of the beginning of the uniform benefit year on initial claim loads is clearly demonstrated in New York (chart 1). In 1939, 1940, and 1941, when the uniform benefit year began Chart 1.—Number of initial claims by month, United States total, Illinois, New York, Oregon, and Utah, 1939– 43

[Ratio scale]



April 1, the peak of initial claims came in April; but in 1942 and 1943, after the beginning of the uniform benefit year was moved to June 1, the peak of initial claims came in June.

Chart 2 shows the difference in timing of the peak-claim loads in New Hampshire and Vermont. In New Hampshire, where a uniform benefit year beginning March 1 has been in effect since July 1939, initial claims have risen sharply in March. In Vermont, where an individual benefit year was in effect before April 1943, the peak of initial claims has come in January or December. Secondary peaks have come at approximately the same time in both States.

Several States consider the peakclaim load to be the chief administrative disadvantage of uniform benefit years. None of them, however, reported that the problems were sufficiently great to overbalance the advantages. A few States, in fact, indicated that an annual peak permitted more efficient operations than continuing loads, because benefit payments are essentially a mass-production job, which can be done more effectively on a mass basis. Since with a uniform benefit year the time of peak loads is known in advance, preparations can be made to meet the loads. Personnel from other sections may be shifted to the benefit section, or temporary employees hired. None of these States, however, has yet experienced as large a claim load as might be expected in a major depression period.

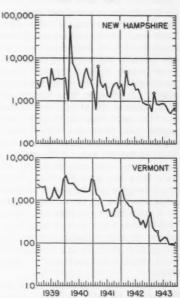
As one way of handling the peak load, Maryland and Illinois make new benefit-year determinations during the last 2 weeks of the benefit year for all claims in active status in those weeks.

Differences in Benefit Rights Under Uniform and Individual Periods

The differences in benefit rights which have resulted because a State had uniform rather than individual periods are not as clearly defined as the differences in administration. Benefit rights are so closely connected with economic conditions and with the other elements of the benefit formula that comparisons between States do not show the effects of the uniform periods. Some ways in which

Chart 2.—Number of initial claims by month, New Hampshire and Vermont, 1939-43

[Ratio scale]



benefit rights are affected by uniform periods, however, may be mentioned.

The uniform and individual benefit years involve different tests of the eligibility of workers for benefits. With an individual base period and benefit year, insured status is determined for each worker by his earnings' record in a period related to his unemployment. If the worker qualifies, his rights are determined for the subsequent 52-week period. If he does not qualify, he may call for another determination of his status when another quarter's wages have been added to the base period, if he is then unemployed. With a uniform base period and benefit year, insured status is determined for all workers by their earnings' records in the same 12-month period, should they be unemployed within a later prescribed 12 months. Benefit rights are not actually computed for all covered workers at the beginning of the benefit year in any State. When an unemployed worker files a claim, however, his rights are determined as of the current benefit year: if he meets the qualifying-wage requirements, he is eligible for a determined amount of benefits within the remainder of the uniform period, but if he fails to qualify he is without protection until the beginning of the next uniform benefit year.

Uniform and individual benefit years may also have different effects on benefit amounts and duration, arising from the relation of the individual's employment and unemployment experience to the fixed dates and from the possible increased lag, with uniform periods, between the base-period wages and the date of an individual claim. A claimant who files in the first quarter of a uniform benefit year has approximately the same base period and thus the same benefit rights as he would have with an individual benefit year. With duration as short as that now provided, the fact that the period within which those benefits may be drawn is somewhat less than 52 weeks is not likely to be particularly significant. Thus, if the uniform benefit year begins in a period of heavy unemployment, the rights of a relatively small number of claimants will be affected by the fixed

Oregon is the only State which intentionally begins the uniform benefit year in a period of greatest unemployment. In 1942, 45 percent of the initial claims were filed in the

first month, and 72 percent in the first quarter. In all States with uniform benefit years, the average proportion of initial claims in the first quarter of the benefit year was 42 percent in 1940, 40 percent in 1941, and 36 percent in 1942. Utah, which chose a time of full employment for the beginning of the benefit year, received in 1942 only 11 percent of the initial claims in the first month and only 15 percent in the first quarter (see chart 1).

Claimants whose unemployment begins towards the end of a benefit year may have curtailed benefits, or a long-continued duration of benefits, depending on how near the end of the year they file and how recent their employment is.

Benefits curtailed by the end of the benefit year.-A worker who files his initial claim 11 weeks before the end of the benefit year can draw only 10 weeks of benefits (with a 1-week waiting period) in that benefit year, regardless of the theoretical number of weeks to which his base-period wage credits would entitle him. However, a claimant who does not draw benefits until the end of the uniform benefit year has usually been accumulating rights toward the next benefit year-unless he has been sick or selfemployed or in noncovered employment. In the five States for which information on this point is available, the proportion of claimants filing active claims at the end of one benefit year whose claims for the new benefit year were denied for lack of qualifying wage credits has varied from less than 1 percent to 12.5 percent.

Increased duration of benefits .-With a uniform benefit year, claimants unemployed during the latter part of the benefit year may draw as much as twice the maximum provided for one benefit year in a continuous spell of unemployment. For example, a Connecticut worker whose earnings in 1943 and 1944 were sufficient and who became unemployed on November 20, 1944, and continued to be unemployed and eligible for benefits, could draw the maximum 18 weeks of benefits up to the first Sunday in April 1945, and then draw 18 more weeks in the next benefit year, or 36 consecutive weeks of benefits for total unemployment. The same situation could occur in any of the uniform benefit year States, with a range of 32-46 consecutive weeks of benefits. In six of these States, all eligible claimants are entitled to a uniform number of weeks of benefits within a benefit year. While long continuous duration in 2 benefit years is possible also in a State with an individual benefit year beginning with a valid claim, it is not very likely. In those States, a worker could draw all his benefits at the end of his benefit year only if he had established the benefit year by a valid claim, had been reemployed before he had served a compensable week, and then suffered a subsequent spell of unemployment at the end of that benefit year.

Normally, such lengthy duration is a nonrecurring situation. With a uniform benefit year, a worker may receive as much as twice the maximum benefits in one period of unemployment. If that is his only spell of unemployment in several years, he will have drawn more benefits than he could have under an individual benefit-year formula. However, if he is unemployed in successive years, he will receive the same amount of benefits under either type of benefit year. There is some evidence that under normal conditions many individuals

Table 4.—Benefit provisions in 19 States, as of May 1, 1944

		Weekly benefit	amour	it	Durati	on		wait-
State	Earnings requirement 1	Fraction of highest quarterly earnings	Minimum amount	Maximum amount	Fraction of base- period earnings	Minimum times wbs	Maximum t i m e s wba	Number of v ing-per weeks 2
Arkansas Colorado Connecticut Illinois Kentucky	30xwba (\$150)	}26 }25 }26 }26 }26 Annual table	5	\$15 15 22 20 16	½	4 10 5 7 16	16 16 18 18 18	3 1
Maine Maryland Massachusetts New Hampshire New York	\$150 \$200	1/20	7 6 6	18 20 18 18 18	Table 14. 30%. Uniform Uniform	7 5 18	16 23 20 18 20	3
North Carolina Oregon Pennsylvania Rhode Island	\$200	Annual table 6% Table (about 16-	10 8 6.75	15 15 18 18	Uniform	2 7	16 16 16 20, 25	2 2 2 3
South Dakota 4 UtahVermont	\$126 30xwba (\$150) 30xwba (\$180)	1/20	7 5 6	15 20 15	Table	20	16 20 18	
Virginia West Virginia			4 7	15 18	Uniform	6 16	16 16	

¹ Minimum earnings or multiple of wba. Wba denotes weekly benefit amount. A dollar amount in parentheses is the product of the multiple of wba and the minimum weekly benefit amount.

² In these States, the waiting period may be served at the end of the prior benefit year. In Illinois and Naw York 1988.

New York, the worker must be eligible for benefits in both years to do so

³ Higher fraction for weekly benefit amount of \$6

and \$6.50.

4 Changed back to individual base period, effective Apr. 1, 1943.

5 If claimant failed to receive qualifying wages. corresponding to high-quarter wages, he shall be entitled to have his claim processed according to the next lower weekly benefit amount.

file claims each year. The higher the proportion of "repeaters" in a State, the less important becomes the possibility of continuous benefits in 2 benefit years. Also, in any State where the beginning of the benefit year coincides with the beginning of the period of greatest unemployment, so that the majority of workers draw their benefits at the beginning of the benefit year, consecutive duration of benefits in 2 benefit years is of little or no practical significance.

The only State where such continuous duration appears to have been a problem is South Dakota, where from July 1941 to April 1943 the law provided a calendar-year base period and a benefit year beginning April 1. Workers frequently became unemployed after November 1 and reremained unemployed through April of the next year, drawing 28 consecutive weeks of benefits for total unemployment. South Dakota employers sponsored the restoration of the individual benefit year and base period, partly because of this lengthy duration and partly because they felt that benefits paid in March 1942 should not be charged to the reserve of the employer for whom the claimant worked in January 1940.

Regardless of the significance of this problem in normal times, it may assume tremendous proportions in the near future, depending on the time that war production ends. If the end of the war comes at such a time that war workers will file claims near the end of a benefit year, many may draw twice the maximum benefits. and create a tremendous concentrated drain on the fund. Five agencies expressed concern about the effect on the solvency of their funds if the war industries close near the end of a benefit year. Connecticut officials believed that the "solvency factor" in their law, enabling them to reduce benefits when the fund falls below a certain level, will be a safeguard against disastrous results of any type of drain.

The other agencies were not disturbed by the possibility of consecutive weeks of benefits in 2 benefit years. They agreed that, in a major depression, the lengthy duration would help maintain purchasing power and would thus be socially desirable. It would seem that, if ex-

tended duration of benefits is needed in times of depression, it should be provided for all individuals by legislative action rather than merely for some individuals through the accidental character of the dates of their unemployment.

Lag between base period and payment of benefits.—When benefits are intended to bear a relation to wages, the wages used should be as nearly current as is administratively feasible. The introduction of any lag between the base period and the initial determination is likely to bring anomalies into the relationship. When wage rates are comparatively stable, a lag may be relatively unimportant except for new entrants into the covered labor market; but when wages are rising or falling, the benefits of all workers may be affected.

With the most usual individual benefit year and base period, the time between the end of the base period and an individual's initial claim for benefits is 1 completed calendar quarter plus the elapsed fraction of the current quarter, a lag of from 3 to 6 months. With uniform periods unrelated to an individual's claim, the time between the end of the base period and an individual's initial claim for benefits under the most common uniform provisions is 1 completed calendar quarter plus the elapsed portion of the benefit year, a lag of from 3 to 15 months (table 2).

Effect of lag on new entrants.-The uniformity of the base period results in a variable, and often long, interval between a worker's first entry into covered employment and his first opportunity to draw benefits. New entrants are usually young people, transferees from noncovered employment or self-employment, women suddenly deprived of the support of husband or child or parent, or, in times like the present, recruits from among marginal workers. The length of time from a worker's first covered employment until he can be eligible for benefits depends on the time within the base period at which he first earned wages, and on the amount of earnings required to

A worker who entered covered employment in the first month of the

base period would have to wait from 14 to 18 months to file a valid claim (table 2). One who entered in the last quarter of the base period might never be able to file a claim on the basis of those wages. To illustrate, assume that a Colorado worker entered covered employment on October 6, 1943, and worked until March 28, 1944, at a weekly wage of \$25, giving him total wages of \$300 in the last quarter of 1943 and \$325 in the first quarter of 1944. A claim he filed April 1, 1944, would not be valid because Colorado requires earnings in more than 1 quarter of the calendaryear base period, unless earnings in that 1 quarter are at least \$450. If this worker remained unemployed throughout the rest of 1944, he would not be able to file a valid claim on April 1, 1945, the next benefit year, for the same reason. With an individual base period, such a new worker, had he continued unemployed, could have filed a valid claim on July 1, 1944, combining into one base period the last quarter of 1943 and the first quarter of 1944. Five of the 19 States with uniform benefit periods have qualifying-earnings requirements in terms of multiples of the weekly benefit amount which operate so that only those workers who earn the qualifying multiple of the maximum weekly benefit amount (\$450 in 3 States, \$600 in the other 2) could qualify on the basis of 1 quarter's earnings. Of the 12 States which express qualifying earnings in flat dollar amounts, 7 require earnings of \$150 or less; and 5, earnings of \$200 to \$250 (table 4).

The effects on new workers were regarded by one agency as one of the main disadvantages of the uniform base period. The usual opinion was, however, that it is not essential that new entrants should become eligible for benefits immediately, inasmuch as such workers, not having earned enough in a uniform base period to qualify for benefits, are clearly marginal as far as their attachment to the labor market is concerned.

Some idea of the number of workers forced to wait for benefits until the next benefit year can be gained from an Oregon sample study of the number of workers who filed nonvalid claims in a year and valid claims in the next year. This study indicated that 14 percent of the claimants who

filed nonvalid claims in 1941 filed valid claims in 1942, and 7 percent of those who filed nonvalid claims in 1942 filed valid claims in the first 5 months of 1943.

Effect of lag in time of changing wage levels.-When wage levels are shifting, the time lapse between the beginning of the base period and the initial claim may distort the relationship between the weekly benefit amount and current weekly earnings. When wages and costs are increasing, benefits based on depression wages may represent for most workers much less than half the wage loss in the week, and may be inadequate to meet the needs of many workers. When wages are declining, benefits based on high wage rates of 2 years earlier may represent much more than half the current full-time wages. In some circumstances, the benefits may be as high as or higher than the current wages and may act as a deterrent to job acceptance. Consequently, benefits that are either too low or too high can hinder the unemployment compensation system in serving the purposes for which it was created.

A relationship between weekly benefit amount and earnings is a basic assumption of present formulas for the payment of benefits for partial unemployment. Under these formulas, an individual is partially unemployed if he works fewer than his customary hours and earns less than his weekly benefit amount. A long lag between base period and payment of benefits in times of rising wage levels may virtually eliminate partial benefits, because a worker with very little employment in a week may have earnings equal to his weekly benefit amount. A long lag in times of falling wage levels may permit payment of partial benefits to workers who have suffered only a slight reduction in hours of work.

If dependents' benefits are to be added to a basic amount determined from earnings, it is particularly important that the basic amount bear a valid relationship to current earnings, since supplementation of the benefit amount by dependents' allowances increases the probability that, when wages are falling, benefits will be as high as or higher than wages.

No State agency appeared con-

cerned about the possibility of low benefits in a period of rising wages. since high wage levels are normally accompanied by relatively full employment and thus few claimants are affected. The possibility of high benefits in a period of low wages was also not regarded with great concern, partly because of the limitation on the maximum weekly benefit amounts. The maintenance of high benefits in time of depression was regarded by many agencies as a social advantage. Low wages indicate little demand for labor, with much unemployment and low purchasing power, so that relatively high benefits to a large number of claimants would serve to bolster purchasing power and act as a stabilizing influence at a time when especially needed.

Relation of lag to individuals who have left the labor market.-The lag also permits individuals to draw benefits after long periods of unemployment. A worker becoming unemployed at the end of July 1944 in a State with a uniform April-March benefit year could draw benefits in 1944 on the basis of his 1943 earnings. With no intervening employment, he could file again on April 1, 1945, and if he was available for work could receive possibly substantial benefits based on his earnings in the first 6 months of 1944. With an individual benefit year, this worker could not file again until August 1945, and he would have only 4 months' earnings to his credit. The difference here between the uniform and individual benefit year is that, under the former, the greater lag increases the possibility that the individual may qualify for benefits in the succeeding benefit year in spite of not having any intervening employment; with the uniform benefit year, however, the period of unemployment elapsing until the beginning of the next benefit year and the resumption of benefit payments will as a rule be shorter than with an individual benefit year. In times of mass unemployment when availability can seldom be tested by means of a job referral, it is difficult to avoid the payment of benefits to some workers who have left the labor market. If the workers have also left the State. their availability is even harder to establish.

Summary

Uniform benefit-year and base-period provisions are regarded favorably by the agencies that have used them. These agencies agree that workers find uniform periods easier to understand, and that wage-record processing can be more efficient. They agree also that the advantages outweigh the disadvantages. They do not agree, however, as to which features are advantages and which are disadvantages. To some extent, the administrative advantages depend on loads, equipment, and benefit formula.

The effect of uniform periods on workers' benefit rights is harder to determine, since it depends on economic conditions which have not been comparable from year to year. Experience in the various States is not comparable because there are too many variables in their benefit formulas and industrial composition. Probably the first real test of the effect of uniform periods on workers' benefit rights will come in the postwar period when wage rates may change, many workers may leave the labor market, and there may be widespread unemployment.

While most agencies consider the effect on new workers as either insignificant quantitatively or justifiable philosophically, one agency believes it disadvantageous. The possibility of extended duration is considered undesirable in some States, and an advantage in others. In general, the greater time lapse between employment and the computation of benefits based on it, which in effect relates benefits to wage levels of the past rather than of the present, is regarded as a social contribution in times of depression and consequent need, although one or two agencies considered high benefits in times of low wages a disadvantage of the uniform periods. It seems clear that, in periods when wage rates are not changing, the longer time lag introduced by the uniform periods is of little significance. Should wage rates fall at the end of the war, however, the longer lag period may introduce distortions into the relationships between benefits based on high wartime wages and current wage levels. This fact will be relevant only if such benefits effectively deter workers from taking jobs.

Public Assistance

Statistics for the United States

Public assistance payments in the continental United States totaled \$78.3 million for April, 0.4 percent less than for March. An additional \$1.3 million was actually paid out during April because payment dates for some programs were changed in Baltimore and New York City (see table 1, footnote 2), but the national totals have been adjusted for this change in order to keep the monthly series on a comparable basis. A large decrease (5.1 percent) in general assistance payments and a small decline in aid to dependent children more than offset small increases in payments to the aged and the blind.

The number of recipients of each type of assistance has decreased in each month of 1944. Percentage decreases in April were small and were about the same as in earlier months, except that the decline in general assistance cases—2.8 percent—was the largest in the past 6 months.

Old-age assistance.—Recipients in the 51 jurisdictions decreased 0.4 percent in April (table 2), the twenty-second month of continuous decline. Decreases were general among the States; only 9 reported increases, most of which were less than 1 percent. Decreases were 1 percent or more in 5 States. Total payments increased 0.2 percent as the result of increases reported by 28 States.

The most notable change occurred in Florida, where payments increased

25 percent through an increased appropriation; the average payment rose from \$18.41 to \$23.18. In Alabama, recipients increased 1.2 percent and payments decreased 1.8 percent. There were decreases of 2.1 percent in recipients and 1.9 percent in payments in Illinois, where a continuous decline in recipients since October 1942, resulting in part from agency efforts to obtain support of recipients by their relatives, has reduced the number aided by 11.3 percent. In Oregon payments increased 2.3 percent, and in South Dakota recipients decreased 0.6 percent and payments increased 1.7 percent. Average payments for States ranged from \$9.94 to \$47 10

Aid to dependent children.—The number of families aided decreased 0.7 percent in April (table 5), following 2 years of continuous decline. Increases were reported by 13 States, of

Table 1.—Public assistance in the continental United States and in all States with plans approved by the Social Security Board, by month, April 1943-April 1944 1

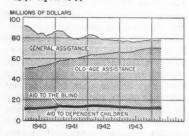
		(Continental	United State	S			States v	vith approve	ed plans	
		Spec	cial types of	public assist	ance					ependent dren	
Year and month	Total	Old-age	Aid to de	ependent dren	Aid to the	General assistance	Total	Old-age assistance	Families	Children	Aid to the blind
		assistance	Families	Children	blind						
					Nur	nber of recip	ients				
April		2, 167, 035 2, 161, 824 2, 161, 213 2, 155, 772 2, 155, 244 2, 148, 916	319, 923 312, 393 304, 446 296, 077 290, 204 284, 858 280, 272 275, 788 272, 537	780, 195 763, 278 746, 507 728, 246 709, 825 704, 398 694, 162 683, 267 676, 316	77, 801 77, 336 77, 542 77, 201 76, 923 76, 546 76, 137 75, 762 75, 593	395, 000 374, 000 354, 000 325, 000 312, 000 304, 000 297, 000 291, 000 292, 000		2, 173, 061 2, 170, 019 2, 164, 785 2, 164, 177 2, 158, 725 2, 158, 176 2, 151, 840	317, 778 310, 276 302, 362 294, 034 288, 225 282, 923 278, 383 273, 972 270, 785	775, 964 759, 130 742, 411 724, 244 705, 876 700, 537 690, 417 679, 636 672, 840	54, 022 53, 798 53, 751 53, 600 53, 538 53, 437 59, 833 59, 463
January February March April		2, 110, 357	269, 770 267, 848 265, 952 264, 139	671, 556 667, 052 662, 920 659, 192	75, 034 74, 745 74, 434 74, 246	288, 000 283, 000 281, 000 273, 000		2, 122, 709 2, 113, 250	270, 269 268, 342 266, 451 264, 632	673, 207 668, 684 664, 565 660, 822	58, 954 58, 702 58, 434 58, 235
					Am	ount of assist	tance				
April	76, 484, 278 77, 115, 624 77, 077, 808 77, 515, 053 78, 081, 628 78, 199, 066	\$52, 475, 604 52, 766, 183 53, 332, 839 54, 930, 685 55, 521, 724 56, 005, 854 56, 598, 428 56, 880, 778 57, 206, 731	11, 54 11, 39 11, 31 11, 31	33, 665 32, 441 33, 112 99, 679 8, 959 2, 545 4, 393	\$2, 081, 884 2, 088, 914 2, 095, 998 2, 101, 827 2, 102, 405 2, 096, 240 2, 107, 655 2, 105, 895 2, 113, 066	\$10, 556, 000 9, 619, 000 9, 273, 000 8, 554, 000 8, 054, 000 8, 094, 000 8, 063, 000 7, 888, 000 8, 098, 000	\$66, 015, 680 66, 044, 261 66, 556, 256 67, 923, 590 68, 379, 633 68, 792, 944 69, 594, 305 69, 881, 240 70, 198, 886	\$52, 547, 463 52, 839, 187 53, 404, 505 55, 002, 587 55, 593, 915 56, 078, 073 56, 670, 836 56, 953, 181 57, 279, 467	11, 51 11, 37 11, 29 11, 29	14, 961 6, 683 6, 968 9, 138 7, 404 8, 225 11, 506 6, 492 8, 828	\$1, 383, 256 1, 388, 391 1, 394, 783 1, 401, 865 1, 408, 314 1, 416, 646 1, 631, 963 1, 631, 567 1, 640, 501
January February March April ³	78, 500, 425 78, 549, 083	57, 218, 594 57, 227, 776 57, 224, 160 57, 338, 701	11, 30 11, 31	37, 916 00, 954 12, 457 11, 169	2, 103, 767 2, 106, 695 2, 105, 466 2, 110, 503	7, 872, 000 7, 865, 000 7, 907, 000 7, 504, 000	70, 195, 006 70, 269, 846 70, 278, 962 70, 396, 789	57, 291, 590 57, 300, 748 57, 297, 260 57, 412, 751	11, 32 11, 34	66, 870 19, 184 10, 734 19, 349	1, 636, 546 1, 639, 914 1, 640, 808 1, 644, 689

¹ Partly estimated and subject to revision. For monthly data January 1933–December 1941, see the Bulletin, February 1943, pp. 23-26; for 1942-43 data, see the Bulletin, February 1944, p. 27; for definitions of terms, see the September 1941 issue, pp. 50-51.

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² Excludes estimated increase in payments due to change in payment date for old-age assistance and aid to the blind in Baltimore City, Md.; for aid to dependent children in Baltimore City, Md., and New York City; and for general assistance in New York City.

Chart 1.—Public assistance payments in the continental United States, January 1940-April 1944



which only 6 reported more than 1.0 percent. Total payments did not change although 22 States reported increases.

The major changes reported by States include decreases of 3.6 percent in families, 7.0 percent in children, and 0.7 percent in payments in the District of Columbia; increases of 5.7 percent in families and 5.3 percent in payments in Iowa: increases of 5.1 percent in families and 5.5 percent in payments in Kentucky; and decreases of 7.6 percent in families and 5.9 percent in payments in Wyoming. State average payments ranged from \$20.69 to \$81.29.

Aid to the blind .- Recipients decreased 0.3 percent in April (table 4), the tenth consecutive month of decline. Fifteen States reported increases, of which 4 were 1.0 percent or more. Total payments increased 0.2 percent; 20 States reported decreases, of which 10 were greater than 1.0 percent.

Changes in State programs in April were larger than usual. In Arizona, recipients increased 0.5 percent, payments 13.4 percent, and the average payment from \$38.15 to \$43.05, after the State maximum was raised from \$40 to \$50; in Florida, recipients decreased 1.0 percent and payments increased 5.0 percent; in South Dakota, recipients decreased 0.9 percent and payments increased 12.4 percent, raising the average payment from \$19.06 to \$21.62; in Vermont, recipients increased 4.8 percent and payments 7.4 percent; and in Wyoming, recipients decreased 10.1 percent and payments 10.2 percent. Average payments for States ranged from \$11.50 to \$47.38.

General assistance.-Cases decreased 2.5 percent (table 3), the largest decrease in the past 6 months. The decrease was general, with only 9 States reporting increases. Total payments decreased 5.1 percent. Only 13 States reported increases in payments. Seven States reported increases in both cases and payments, while 28 States reported decreases in

The most marked changes during April were decreases of 1.5 percent in cases and 15.6 percent in payments in Alaska; of 4.8 percent in cases and 12.2 percent in payments in Indiana: of 3.7 percent in cases and 20.8 percent in payments in Michigan where the average payment dropped from \$32.39 to \$26.63; and of 3.5 percent in cases and 11.4 percent in payments in Pennsylvania, lowering the average payment from \$23.14 to \$21.26.

Table 2.—Old-age assistance: Recipients and payments to recipients, by State, April 1944 1

		Payments to		Pe	rcentage (change f	rom—			Payments to ients	o recip-	Percentage change from—			
State	Number of recip- ients			March	1944 in—	April	1943 in—	State	Number of recip- ients			March	1944 in—	April	1943 in—
	2020	Total amount	Aver- age	Num- ber	Amount	Num- ber	Amount			Total amount	Aver- age	Num- ber	Amount	Num- ber	Amount
Total 2	2, 104, 239	3 \$57,412,751	3 \$27. 28	-0.4	3 +0.2	-3.6	8 +9.3	Mo Mont	104, 071 11, 376	\$2, 260, 207 327, 588	\$21.72 28.80	4 6	+.4 +.4	-5.5 -5.4	+2.4 +11.7
AlaAlaska		446, 425 44, 354	16.00 31.84	+1.2	-1.8 +.8	+27.3 -7.1	+97.9 -2.6	Nebr	25, 643 2, 000	662, 587 75, 846	25. 84 37. 92	6 4	3 2	-7. 0 -2. 2	+8.3 +14.8
ArizArk	9, 524	365, 498 439, 266	38. 38	3 +.4	2 +1.1	-1.2 +4.7	+1.7 +17.7	N. H	6, 683	183, 553	27. 47	1	+.4	-5.0	+5. 8
CalifColo	157, 796 6 41, 259	7, 432, 961 6 1, 699, 196	47. 10 41. 18	(4)	(5)	+4.1	+31.0 +1.6	N. J. N. Mex N. Y	25, 606 5, 167	715, 623 167, 998	27. 95 32. 51	8 5	5 7	$-6.5 \\ +2.8$	+9.2 +26.1
Conn Del		483, 267 22, 454	33. 80 14. 35	3 -2.4	+.4 -1.3	-10.9 -21.0	-14.6	N. C	109, 256 33, 953	3, 630, 487 375, 498	33. 23 11. 06	7 5	6 +.1	+.1 -9.9	+12.3
D. CFla	2, 803 38, 588	80, 722 894, 617	28. 80 23. 18	-1.2 4	+25. 4	-12.0 -7.4	$-9.0 \\ +48.1$	N. Dak Ohio Okla	8, 906 126, 350 76, 887	237, 867 3, 578, 606	26. 71 28. 32 26. 06	4 5	+.4 1 +.3	-2.5 -6.8 9	+25. 7 -3. 1 +16. 2
Ga Hawaii	69, 369 1, 505	749, 266 29, 696	10.80 19.73	7 +.6	1 +1.7	-1.7	+9.8 +12.9	Oreg	19, 328 86, 071	2, 003, 914 611, 992 2, 455, 484	31. 66 28. 53	1 5	+2.3 (4)	-2.8 -6.0	+13. 3 +2. 6
IdahoIll	9,826	306, 267 3, 967, 089	31. 17	+2.0 -2.1	+.3 -1.9	-1.5 -9.7	+14.1 -5.2	R. I	7, 227	224, 360	31.04	4	+.1	4	+18.9
IndIowa	59, 910	1, 428, 193 1, 446, 614	23. 84 27. 89	7 6	4 +.5	-9.7 -4.7	9 +18.5	S. C S. Dak	20, 986 13, 307	288, 889 303, 616	13.77 22.82	+.2 6	+1.6 +1.7	(5) -5.9	+32.0
Kans Ky	28,866	795, 953 588, 325	27. 57 10. 80	5 2	6 +.5	-4.7 +6.3	+3.4 +11.8	Tenn	38, 456 175, 330	629, 090 3, 723, 884	16.36 21.24	+.1	+.3 5	-2.7 -3.7	+27.9
La Maine	36, 869	803, 370 393, 137	21. 79 25. 88	1 3	+1.2	-1.8 -4.1	+15.1 +12.2	Vt	13, 413 5, 228	492, 206 104, 658	36. 70 20. 02	6 -1. 3	6 -1. 3	-3. 2 8	+1.6 +7.5
Md	12, 584	7 384, 983	7 30. 59	-1.0	(7)	-12.5	(7)	Va Wash	16, 348 60, 294	199, 381 2, 263, 898	12. 20 37. 55	8 1	+.2	-10.3 -3.1	+1.1 +7.
Mass Mich	86, 156	3, 062, 155 2, 487, 842	39. 85 28. 88	+.3	+.3 +.1	$ \begin{array}{c c} -6.4 \\ -1.7 \end{array} $	+6.9 +6.0	W. Va Wis	18, 482 47, 960	324, 944 1, 304, 250	17. 58 27. 19	+.1	+.8	-12.5 -6.5	-8. +1.
Minn Miss	58, 015 25, 367	1, 631, 659 252, 074	28. 12 9. 94	(5)	+.1 +1.0	-5.0 +.8	+13.6 +10.3	Wyo	3, 319	107, 395	32. 36	8	-1.1	-3.2	:

For definitions of terms, see the Bulletin, September 1941, pp. 50-51.
 All 51 States have plans approved by Social Security Board.
 Excludes estimated increase in payments due to change in payment dates;

see footnote 7.
Increase of less than 0.05 percent.

Decrease of less than 0.05 percent.
 Includes \$94,273 incurred for payments to 2,280 recipients aged 60 but under

⁶⁵ years.

7 Payments made in Baltimore City for 1½ months because of change in payment dates.

Table 3.—General assistance: Cases and payments to cases, by State, April 1944 1

		Payments	to cases	Per	centage c	hange fr	om-
State	Num- ber of			March	1944 in-	April	1943 in-
	cases	Total amount	Aver- age	Num- ber	Amount	Num- ber	Amount
Tota 13	274, 000	87, 523, 000	1 \$27. 46	-2.5	³ −5. 1	-30.8	a -28.8
Ala	2, 915 11, 609 4, 852 2, 739	36, 861 3, 287 62, 108 31, 169 375, 726 141, 653 85, 731 7, 460 25 687	13. 81 25. 48 28. 74 10. 69 32. 37 29. 19 31. 30 23. 16 30. 18	+2.1 -1.5 5 -2.0 -2.1 8 -2.2 -1.5 5	+3.4 -15.6 +2.1 -3.1 -2.3 +1.4 -2.4 -1.8 +4.5	+19.0 -9.8 -12.9 -22.6 -10.4 -24.1 -21.3 -18.2	+61. +3. +1. +12. -20. +18. -18. -17. +2.
Ga	616 30, 544 6, 727 5, 107 3, 868 \$ 2, 400 6, 221	29, 261 15, 733 11, 910 933, 889 123, 815 90, 341 104, 530 \$\displays 35, 000 134, 306 60, 308	10. 36 27. 13 19. 33 30. 58 18. 41 17. 69 27. 02 21. 59 28. 33	-3.4 0 -1.4 -3.3 -4.8 -4.7 -2.2 +.4 -8.2	-6.9 +2.8 6 -3.9 -12.2 -9.9 +.4 +1.5 -8.8	-20.7 -4.8 -28.5 -36.0 -29.7 -37.7 -22.6 +18.8 -31.7	-10. +13. -17. -30. -28. -36. -5.
Md Mass Mich Minn Miss Mo.4 Mont Nebr Nev Nev	4, 292 14, 139 10, 885 6, 637 347 6, 981 1, 246 1, 965	8 140, 875 427, 325 289, 895 167, 550 2, 491	* 32. 80 30. 22 26. 63 25. 24 7. 18 24. 78 22. 11 17. 55 15. 78 26. 28	-1.2 -2.4 -3.7 -2.9 -9.9 +.4 -3.0 -3.2 +1.3 -5.5	(*) -9.1 -20.8 -8.3 +1.8 +.1 -5.2 -4.7 -8.8 -9.0	-18.0 -22.5 -32.8 -35.7 -21.7 -16.5 -22.6 -26.2 -21.5 -29.4	(*) -16. -35. -32. -2. +28. -5. -14. -30. -23.
N. J.' N. Mex.4 N. Y N. C N. Dak Ohio Okla Oreg Pa. R. I	896 46, 552 2, 602 776 12, 408 11 4, 596 3, 148	329, 734 35, 569 109, 136 514, 127	30. 94 11. 31 10 56. 80 9. 06 20. 88 26. 57 (11) 34. 67 21. 26 38. 54	-4.8 +3.6 -4.0 -5.0 -5.0 -2.7 (11) +2.8 -3.5 -8.7	-7. 3 -2. 0 (10) -7. 2 -6. 9 -2. 5 -3. 1 +4. 8 -11. 4 -4. 9	-45. 1 -25. 6 -48. 0 -16. 8 -42. 0 -32. 4 (11) +5. 7 -25. 0 -25. 6	-38. -48. (10) -8. -33. -21. +2. +25. -22. -19.
8, C. 8, Dak Tenn Tex Utah Vt. Va. Wash W. Va. Wis Wyo.	1,096 1,400 3,100 1,530 1,004 3,579 6,308 4,548 5,962	21, 806 10, 000 47, 000 60, 479 20, 046 50, 871 228, 090 82, 632 140, 509	39. 53 19. 97 14. 21 36. 16 18. 17 23. 57	+4.7 -4.0		+12 0 -34.8 -15.0 -13.4 -7.4 +17.9 -50.1 -36.3 -33.9	+45. -25. +16. -18. +15. +58. -19. -31. -17.

¹ For definitions of terms, see the Bulletin, September 1941, pp. 50-51.
² Partly estimated; does not represent sum of State figures, because total excludes estimated number of cases and payments for medical care, hospitalization, and burial only in Indiana and New Jersey, and estimated duplication of cases in Oklahoma.
³ Excludes estimated increase in payments due to change in payment dates;

see footnotes 8 and 10.

* Excludes estimated increase in payments due to change in payment dates; see footnotes 8 and 10.

* State program only; excludes program administered by local officials.

* Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents approximately 70 percent of total.

* Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

* Payments made in Baltimore City for 1½ months because of change in payment dates.

* Includes cases receiving medical care only; number believed by State agency to be insignificant.

* Payments made in New York City for 1½ months because of change in payment dates.

* It Represents 1,801 cases aided by county commissioners, and 2,795 cases aided under program administered by State board of public welfare; amount of duplication believed to be large; average per case and percentage change in number of cases cannot be computed.

Table 4.—Aid to the blind: Recipients and payments to recipients, by State, April 1944

		Payments cipier		Per	centage cl	hange fr	om-
State	Num- ber of recip-			March	1944 in—	April	1943 in—
	ients	Total amount	Aver- age	Num- ber	Amount	Num- ber	Amount
Total	74, 317	3 \$2,112,072	3 \$28.42	-0.3	2 +0.2	-4.6	2+1.4
Total, 46 States ³	58, 235	3 1, 644, 689	3 28. 24	3	2+.2	+7.8	3 +18.9
Ala	701 390 1, 198 6, 019 527 161 243 2, 319 2, 133 71	10, 923 16, 788 22, 418 285, 185 18, 865 5, 185 8, 466 49, 293 29, 128 1, 569	15. 58 43. 05 18. 71 47. 38 35. 80 32. 20 34. 84 21. 26 13. 66 22, 10	+.6 +.5 4 -1.4 -2.2 0 4 -1.0 4 (*)	+.9 +13.4 +.6 -1.1 -1.8 +1.5 3 +5.0 (6)	+7.7 -2.7 +1.4 -11.2 -12.9 -10.1 -13.2 -8.3 -3.1 (*)	+54.1 +18.8 +15.9 -10.5 -8.9 -7.1 -11.8 +26.6 +5.5
Idaho III.4 Ind Iowa Kans Ky La Maine Md Mass	226 6, 056 2, 257 1, 381 1, 149 1, 527 1, 476 881 466 950	7, 363 187, 478 69, 113 43, 976 34, 198 19, 133 38, 647 23, 910 17, 398 38, 426	32. 58 30. 96 30. 62 31. 84 29. 76 12. 53 26. 18 27. 14 \$\mathrm{0}{3} 37. 33 40. 45	-2.2 +.6 3 -1.0 +.1 +.9 +.1 6 +.4	-1.8 +.5 1 6 +.5 +1.5 +1.6 +1.4 (*)	-12.7 7-16.6 -3.6 -8.6 -6.7 +64.0 +2.2 -10.8 -10.9 -5.5	+2.4 7-13.8 +4.3 +1.1 +2.6 +67.6 +18.7 +3.9 (3) +47.0
Mich Minn Miss Mo	1, 270 956 1, 357	41, 651 32, 158 15, 606	32. 80 33. 64 11. 50	+.3 2 7	+.4 +.2 3	-5.1 -6.2 +5.2	-2.2 +4.7 +13.6
Mont Nebr Nev N. H N. J N. J	297 552 28 272	15, 606 977, 000 8, 914 13, 738 1, 257 7, 528 16, 173 7, 907	30. 01 24. 89 (*) 27. 68 28. 73 29. 50	+1.0 -1.4 (6) -2.2 -2.6 +.4	+1.4 -2.1 (*) -2.6 -2.6 8	-6. 9 -16. 9 (6) -13. 4 -13. 1 +6. 8	+8.2 -10.6 (*) -2.9 -4.4 +16.7
N. Y N. C. N. Dak Ohio. Okla. Oreg. Pa R. I. S. C. S. Dak	3, 253 1, 932 373 13, 054 91 844	2, 594 14, 953	28. 51 17. 72	+1.1 +.8 -2.4 5 4 3 +.1 (5) 0 9	+.8 +1.3 -1.4 +.6 +.3 +2.2 +.3 (*) +1.2 +12.4	+10.6 +3.3 -6.1 -11.3 -7.7 -8.6 -3.4 (0) +4.5 -10.7	+27.2 +7.0 +11.2 -2.3 +10.1 +6.7 -3.4 (*) +74.7 +12.6
Tenn	4, 649 134 152 974 683 832 1, 557	113, 289 5, 396 4, 082 15, 415 26, 125 18, 573 42, 701	24, 36 40, 27 26, 86 15, 83 38, 25 22, 32 27, 43	1 5 +3.1 +4.8 5 -1.4 -1.1 -1.1	+.2 4 +3.9 +7.4 2 -1.3 -1.1 6 -10.2	-4.1 +8.4 +6.3 0 -4.4 -18.4 -11.5 -11.6 -7.2	+49.6 +11.6 +40.4 +17.7 +10.6 -13.4 -8.7 -1.6 +9.2

1 For definitions of terms, see the Bulletin, September 1941, pp. 50-51. Figures in italics represent programs administered without Federal participation Delaware and Alaska do not administer aid to the blind.

2 Excludes estimated increase in payments due to change in payment dates; see footnote 8.

2 Total for States with plans approved by Social Security Board. Recent approval of Illinois plan caused unusually large percentage changes in comparison with April 1943 data.

4 Includes program administered without Federal participation.

5 Decrease of less than 0.05 percent.

6 Not computed. Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

7 No approved plan for April 1943. Percentage change based on program administered without Federal participation.

8 Payments made in Baltimore City for 1½ months because of change in payment dates.

payment dates Estimated.

Table 5.-Aid to dependent children: Recipients and payments to recipients, by State, April 1944 1

		of recip- nts	Payments to	recipients		Pe	rcentage c	hange from	-	
State					M	arch 1944 in	1-	A	pril 1943 in	_
	Families	Children	Total amount	Average per family	Numb	Number of—		Numb	er of-	Amount
					Families	Children	Amount	Families	Children	Amount
Total 3	264, 751	661, 101	3 \$11, 343, 479	1 \$42.85	-0.7	-0.6	(3 4)	-17.4	-15.5	3-6.
Total, 49 States *8	264, 632	660, 822	3 11, 339, 349	³ 42.85	7	6	(3 4)	-16.7	-14.8	3-6,
Alabama Alaska Arizona	4, 601 37 1, 433	12, 568 114 4, 109	111, 399 1, 940 54, 276	24. 21 (6) 37. 88	+.5 (*)	+.3 (6) 6	+.4 (6) 7	-4.9 (6) -19.6	-6.3 (*) -17.3	+28.3 (*) -14.3
Arkansas California Colorado	4, 823 6, 795 3, 578	12, 603 17, 245 9, 524	127, 044 506, 207 126, 863	26. 34 74. 50 35. 46	8 -1.2 -1.3	2 -1.1 -1.4	+.6 4 -1.3	-14.4 -23.5 -20.2	-13. 4 -21. 1 -16. 7	+1. -9. -13.
Connecticut Delaware District of Columbia Florida 7	1, 824 256 592 2, 899	4, 641 703 1, 747 6, 702	128, 564 14, 182 28, 379 81, 414	70, 43 55, 40 47, 94 28, 08	+2.1 4 -3.6 +.7	+2.3 4 -7.0 +.6	+3.3 7 7 +2.2	-9.3 -18.2 -31.2 -19.0	-8.5 -12.3 -32.7 -19.2	+3. +9. -14. -13.
Georgia Hawaii	4, 016 575	9, 764 1, 795	98, 380 30, 370	24. 50 52. 82	7 -1.4	3 -1.3	3 5	-9.9 -9.7	-9.0 -10.5	-13. -5. +4.
Idaho Illinois Indiana		17, 380	57, 399 714, 045 265, 672	37. 15 32. 63 34. 21	-2.8 -1.9 -2.4	-3.1 -1.8 -2.2	-2.9 -1.8 -2.0	-30.6	$ \begin{array}{r} -27.1 \\ -15.3 \\ -27.8 \end{array} $	-25. -17. -26.
lowa Kansas Kentucky ⁹ Louislana Maine	3, 604 3, 898 10, 213	26, 088	78, 353 165, 094 95, 069 399, 993 80, 406	26. 79 45. 81 24. 39 39. 17 55. 45	+5.7 -2.8 +5.1 -1.9 +.5	+5.1 -2.8 +4.6 -1.6 +.7	+5.3 -3.6 +5.5 6 +4.9	10+265.0	\$\frac{1}{-27.8}\$ \$\frac{10+221.6}{-19.5}\$ \$-14.2\$	8+52. -22. 10+215. +3. +1.
Maryland Massachusetts Michigan Minnesota Mississinni	2, 918 7, 261 13, 067 5, 664	8, 307 17, 881 31, 278 14, 001	11 127, 968 548, 558 781, 339 226, 108 58, 194	11 43, 85 75, 55 59, 79 39, 92	-1.6 5 5 7 +1.6	-1.8 3 3 3 +1.9	(11) +.8 7 3 +1.8	-26.4 -19.4 -17.4 -21.4	-25. 2 -19. 2 -15. 8 -19. 8	(11) -8. -14. -13. +18.
Missouri Montana Nebraska ¹¹ Nevada New Hampshire	11, 095 1, 519 2 919	27, 317 3, 786 6, 753 165	363, 225 50, 610 94, 883 \$, 190 39, 558	32. 74 33. 32 32. 51 26. 71 56. 67	1 +.2 -2.4 (*) 6	+. 2 +. 6 -2. 5	+.2 +.5	-12.8 -24.7 -26.9 -24.8	-8.6 -25.5 -26.1 -26.7	-9. -22 -26. -19.
New Jersey New Mexico New York North Carolina North Cakota	2, 185 18, 654 6, 632	6, 329 42, 585 16, 028	77, 968 13 1, 802, 753 137, 210	35. 68 13 96. 64 20. 69	-2.0 -1.0 +1.4 -1.4	4 +1. 9 -1. 5	+.1 (13) +.1	-5. 5 -8. 9 -20. 9	-5.4 +.2 -18.6	-11. (13) -9.
Ohio . Oklahoma Oregon Pennsylvania Rhode Island	8, 406 13, 604 1, 194 23, 986	22, 527 32, 840 2, 931 6 62, 945	423, 451 462, 584 83, 468 1, 271, 260	50, 37 34, 00 69, 91	-1.3 4 7 -2.2 9	-1.5 2 +.4 -1.9	+.9 3 +1.5	-15.3 -15.3 -18.6 -26.3	-13.5 -13.0 -15.2 -24.5	-3 +25 -1 -18
South Carolina South Dakota Tennessee	1, 558	3, 638 28, 677	49, 606 343, 118	31. 84 30. 71	-1.1 9	9	3 +4.7	-12.6 -16.0	-11.5 -14.5	-8 +27
Texas. Utah Vermont Virginia Washington West Virginia	1,922	5, 163 1, 482 10, 623	135, 779 19, 269 94, 308	70, 64 33, 11 25, 16	1 +.3 7	3 1 7	1 +. 1 +. 2	-10.3 -8.6 -15.1	-9.1 -10.6 -14.8	+29 -9
West Virginia Wisconsin Wyoming	- 6, 819	19, 188 16, 406	224, 739 335, 933	31. 82 49. 26	-1.4 8	-1.1 5	5 -2. 2	-28.0 -22.3	-29.0 -21.6	-24 -13

¹ For definitions of terms, see the *Bulletin*, September 1941, pp. 50-51. Figures in italics represent programs administered without Federal participation.
² Includes families and payments in 24 counties not included in State figures;

² Includes families and payments in 24 counties not included in State Inguites, see footnote 7.

³ Excludes estimated increase in payments due to change in payment date; see footnotes 11 and 13.

⁴ Decrease of less than 0.05 percent.

⁵ Total for States with plans approved by Social Security Board.

⁶ Not computed. Average payment not calculated on base of less than 50 families, percentage change, on less than 100 families.

⁷ In addition, in 24 counties payments amounting to \$14,402 were made from local funds without State or Federal participation to 766 families, in behalf of 1,609 children under State methers' assistance law

8 No approved plan for April 1943. Percentage change based on program administered without Federal participation.
9 Includes program administered without Federal participation.
19 April 1943 was fourth month of operation under approved plan.
11 Payments made in Baltimore City for 1½ months because of change in payment dates.
12 In addition, in 57 counties payments amounting to \$9,173 were made from local funds without State or Federal participation to 382 families, in behalf of 1,205 children under State mothers'-pension law; some of these families also received aid under approved plan.
12 Payments made in New York City for 1½ months because of change in payment dates.

Employment Security

Operations in Unemployment Compensation

April benefits to unemployed workers throughout the Nation totaled \$5.5 million, one-fourth less than in the preceding month. All States participated in the decline except New Hampshire, Maryland, Missouri, and Oregon, and in 11 States the decreases were as much as 40 percent. Although payments exceeded those in April 1943 in 13 States and were more than 100 percent higher in Arizona and Utah. the national total was 26 percent less than a year ago.

An average of 83,000 persons received benefits each week in compensation for a monthly total of 361,000 weeks of unemployment. These volumes, representing declines of 26 percent from March figures, were the lowest since January. There were fewer than 50 beneficiaries each week in Hawaii, New Mexico, North Dakota, and Wyoming. Although in 9 States benefit recipients were more numerous this April than a year ago, in each of these States the weekly average number of beneficiaries constituted less than 0.5 percent of all workers covered by the State unemployment compensation law. This ratio was even smaller on a national basis; the

weekly average of 83,000 beneficiaries represented only 0.2 percent of the estimated 43 million covered workers in the United States.

Only one phase of claim and benefit activities-the initial claims receiptsreflected an increase in April. The 140,000 initial claims received in local offices throughout the country represented an increase of 5.5 percent over the preceding month's total. The rise. which resulted primarily from the beginning of new uniform benefit years in 10 States.1 was less pronounced than in previous years; March-April increases were 10 and 26 percent, respectively, in 1943 and 1942. If data for these 10 States were excluded the total for the other 39 would be down 5 percent from March. Of these 39, only California, Kentucky, New Jersey, and New York received more initial claims in April than in March, while relative declines were greater than 30 percent in 10 States.

The waiting-period claim load showed little change from March (86,500 as compared with 87,900). A sharp drop in the volume of compensable claims, however, resulted in a 20-percent decrease in the total volume of continued claims received

Table 1.—Summary of unemployment compensation operations, April and January-April, 1944

	Apri	1 1944		January-April 1944			
Item	Number or	Percentage change from		Number or	Percentage change from—		
	amount	March 1944	April 1943	amount	January- April 1943		
Initial claims ¹ Continued claims ¹ Walting-period Compensable Weeks compensated Total unemployment Part-total unemployment ² Partial unemployment ³	17, 221	+5. 5 -19. 5 -1. 5 -22. 6 -25. 7 -25. 5 -26. 5 -32. 2	-23. 4 -31. 5 -29. 7 -31. 9 -35. 2 -35. 3 -25. 2 -29. 5	576, 957 2, 170, 898 385, 404 1, 785, 494 1, 627, 127 1, 470, 688 48, 154 95, 171	-30.6 -44.7 -42.7 -45.1 -48.5 -48.3 -40.0 -42.2	-81.0 -86.5 -85.7 -86.7 -87.7 -87.9 3 -87.3	
Weekly average beneficiaries	83, 317 \$5, 471, 153 \$2, 135, 935, 909 \$5, 180, 201, 156	-25.7 -25.6 +2.9	-36. 5 -25. 6 +35. 6	\$24, 256, 244	-41.1	-84.9	

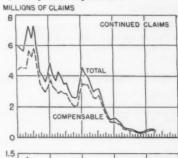
¹ Excludes Alaska and Hawaii for April; data not

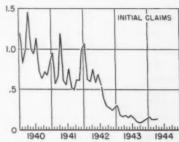
provisions for partial and part-total unemployment.

³ Based on 46 States reporting comparable data.

⁴ Adjusted for voided benefit checks.

Chart 1.-Number of continued and initial claims received in local offices. January 1940-April 1944





throughout the Nation. In every Middle-Western State except Missouri, continued claims were substantially fewer than in March; the decreases exceeded 30 percent in Indiana, Iowa, Minnesota, Nebraska, North Dakota, South Dakota, and Wisconsin. The national total of continued claims was nearly a third less than in the same month of 1943, and all but 8 States shared in the decline. The April numbers in Connecticut and Utah, though only 7,600 and 1,200, were more than double those of a year

Collections of \$465.7 million were deposited in State clearing accounts during the first 4 months of the year, 2.3 percent more than in the corresponding period of 1943. January-April net benefits totaled \$24.0 million in 1944, in contrast to \$41.2 million in 1943. As of April 30, funds available for future benefits approximated \$5.2 billion, 36 percent more than a year earlier.

Although the current volume of benefit payments is only a fraction of the amounts in pre-war months, it has sometimes been questioned why any benefits need be paid during a period of acute labor stringencies. In this connection, there is special interest in a statement published by the Unemployment Insurance Statu-

Colorado, Connecticut, Illinois, Maine, Maryland, Massachusetts, Rhode Island, Vermont, Virginia, West Virginia. An article in this issue discusses State experience with uniform benefit years.

reported.

² Excludes New York because data not reported, and Montana and Pennsylvania, which have no

tory Committee of Great Britain 1 after a longer period of war and intensive mobilization of civilian labor resources:

¹ Eleventh Report on the Financial Condition of the Unemployment Fund (General Account) as at 31st December, 1943, p. 5.

"The fact that even after more than three full years of war, in the calendar year 1943, more than £23/4 million should have been spent as unemployment benefit may make it of interest to set out here the expenditure on benefit in each of the years from 1938 to 1943.

Expenditure on Unemployment Benefit 1938 to 1943 {£000}

	General	Agricultural	Total
1938	51,662	742	52, 404
1939	40,690	831	41, 521
1940	25, 894	635	26, 529
1941	8,874	294	9, 168
1942	3, 708	166	3,874
1943	2,709	86	2,795

There can be no doubt as to the full

Table 2.—Number of beneficiaries, number of weeks compensated, and amount of benefits paid, April 1944, and funds available for benefits as of April 30, 1944, by State

[Data reported by State agencies, corrected to May 20, 1944]

	E	Beneficiaries			eompensate es of unem			Be	nefits paid	3	
Social Security Board region and State	Average weekly	Percentag from	e change	Alltypes	Total	Part-	Par-	Amount	Percentag fron	e change	Funds available for benefits 4 as of Apr. 30, 1944
	number 1	March 1944	April 1943	An types	. Total	total 3	tial 3	Amount	March 1944	April 1943	
Total	83, 317	-25.7	-36.5	361, 044	329, 028	11, 270	17, 221	\$5, 471, 153	-25.6	-25.6	\$5, 180, 201, 15
Region I:											
Connecticut	958	-28.7	+79.7	4, 152	3, 858	33	261	74, 452	-27.1	+91.2	134, 489, 42
Maine Massachusetts	339	-45.8	-40.5	1, 469	1, 183	34	252	15, 668	-42.4	-36.3	27, 003, 10
Massachusetts	3,078	-32.9	-9.4	13, 339	12, 102	96	1, 141	203, 826	-31.3	+11.8	180, 308, 00
New Hampshire	458	+7.8	-35.5	1, 984	1, 816	6	162	20, 584	+8.5 -11.2	-31.0	17, 417, 27
Rhode Island	1, 165	-12.3 -34.1	-37.5	5, 050 350	4, 492	0	558	79, 631	-11. 2 -27. 7	-23.9	53, 295, 69 9, 653, 71
Vermont Region II-III:	01	-34.1	-60.5	300	339	8	3	4, 507	-21.1	-55.1	9, 653, 71
Delaware	93	-23.1	-66.2	403	368	7	28	6,071	-19.9	-54.1	12, 954, 10
New Jersey New York Pennsylvania	5, 304	-14.2	-36.7	22, 986	20, 739	63	2, 184	359, 423	-14.3	-32.6	328, 076, 06
New York	12, 980	-25.4	-55.4	56, 248	52, 723	(2) (3)	(2)	863, 687	-26.2	-50.6	675, 571, 70
Pennsylvania	3, 138	-30.7	-56.0	13, 600	13, 600	(3)	(3)	205, 669	-30.8	-50.5	506, 434, 10
Region IV:		00.0	1 477 0	0.000	0 000					1 00 -	
District of Columbia	884 918	-29.6 +7.2	+47.8 -46.0	3, 832	3, 698	130	603	68, 859	-29.6	+83.2	40, 294, 44
Maryland North Carolina	1, 584	-6.0	-46. 5	3, 976 6, 863	3, 359 6, 407	14 74	382	62, 029 46, 142	+13.8 -7.9	-33. 1 -42. 2	96, 307, 74 78, 812, 15
Virginia	618	-2.2	-42.7	2 677	2, 504	47	126	29, 146	-11.7	-42. 2 -48. 2	50, 934, 55
Virginia West Virginia	. 594	-45.9	+4.2	2, 677 2, 575	2, 244	0	331	38, 168	-45.2	+8.6	54, 083, 54
Region V:				2,010	-,		001	00, 100	40.2	10.0	0 8, 000, 0 8
Kentucky	. 1, 420	-9.0	-16.8	6, 155	5, 707	367	81	62, 150	-12.6	-6.7	68, 778, 14
Michigan	6, 269	-18.1	+27.6	27, 167	26, 666	292	209	507, 231	-18.0	+52.6	232, 238, 12
Ohio Region VI:	2, 100	-22.7	-27.6	9, 101	8, 563	221	317	128, 404	-21.2	-5.8	364, 186, 87
Illinois	6, 188	-35.6	-42.5	26, 814	23, 458	1,800	1, 556	444, 417	-30.9	-40.3	409, 811, 27
Indiana	2, 516	-49.6	-38.0	10, 903	10, 124	235	544	171, 648	-50.3	-26.4	139, 041, 01
Wisconsin	2, 522	-33.4	+38.0	10, 928	9,856	565	507	158, 323	-31. 2	+80.1	129, 297, 66
Region VII:								,			
Alabama	701	-20.4	-75.3	3, 039	2, 579	428	32	34, 156	-22.6	-73.2	51, 596, 29
Florida	532 738	-28.6 -31.7	-56.4 -71.9	2, 304 3, 196	2, 098 3, 125	174	32 27	30, 350	-28.8 -35.5	-45.5	38, 086, 68
Mississinni	261	-23.0	-65. 3	1, 131	957	44 39	135	30, 371 12, 036	-35.5	-70.5 -63.5	58, 542, 92 17, 610, 18
Georgia	463	-26.6	-64. 4	2,008	1, 886	31	91	21, 809	-26. 9	-59.4	29, 719, 20
Tennessee	2, 403	-8.6	-42.5	10, 412	10, 114	246	52	114, 569	-9.4	-40.2	55, 586, 35
Region VIII:				1		1					
Iowa.	621	-42.8	-49.5	2,690	2, 320	263	107	28, 102	-44.1	-48.0	43, 935, 94
Minnesota Nebraska	1, 499 289	-17. 4 -37. 8	-61.5 -31.5	6, 495 1, 251	5, 645 1, 029	493	357	91, 956	-15.8 -39.8	-52.8	59, 150, 58 19, 623, 08
North Dakota	33	(8)	(5)	1, 201	1,029	47 10	175 26	15, 550 1, 615	-39. 8 -46. 6	-18.1 -65.5	
South Dakota	. 83	-45.8	-21.0	358	252	13	93	3, 197	-47. 9	-03. 3 -23. 0	5, 488, 34
Region IX:		1			1	1					
Arkansas		-46.4	-46.7	1, 272	1, 232	30	10	14, 593	-45.9	-29.8	
Kansas.	1,098	-23.1	-4.9	4, 757	4, 412	240	105	63, 276	-21.3	+4.5	39, 174, 7
Missouri Oklahoma	2, 793 725	+.6 -29.3	-30.0		11,069	236	797	183, 915	+4.8	-13.6	
Region X:	- 120	-29.3	-40.3	3, 141	2, 872	187	82	44, 607	-28.6	-33.4	37, 681, 79
Louisiana	985	-17.8	-58.8	4, 270	3, 343	94	833	53, 379	-17.4	-52.0	55, 145, 2
New Mexico	_ 26	(8)	(8)	111	104	6	1	1, 198	-38.8	-71.9	
Texas	909	-12.6	-37.9	3, 938	3,606	332	0	43, 141	-13.0	-29.1	120, 908, 3
Region XI:	1										
Colorado	190 165	-38.9	+21.0 -63.7	823	799	18	6	9, 989	-44.1	+17.0	
Idaho		+2.5 -19.0	-63. 7 -12. 5		705 1, 274	10	(2)	8, 884 16, 034	-11.9 -20.0	-64.8	10, 615, 8
Utah		-31. 2	+70.1	1, 136	1,008	(2)	50	20, 611	-32.9	-6.3 +130.1	
Wyoming	2	(8)	(5)	10	10	0	0	163	-69.6	-83.8	
Region XII:											
Arizona	194	-44.9	+98.0	842	775	67	0	11, 829	-45.5	+116.7	
California Nevada	13, 448	-28.7 -18.1	-2.4 -18.1	58, 276	50, 091	3, 997	4, 188	1, 001, 047	-28.6	+18.8	508, 602, 3
Oregon.		+22. 2	-18. I -42. 6		271 1, 458	13 83	11 414	4, 218 25, 226	-19.3 +20.6	-23.1 -11.2	7, 475, 2
Washington	509	-26.4	+3.0	2, 205	1, 458	90	347	30, 354	+20.6 -27.9	+25. 9	50, 661, 0 104, 451, 2
Territories:			10.0	a, 200	1,100	30	021	00, 004	21.9	720.8	104, 401, 2
Alaska	- 68	-41.9	-10.5		287	8	0	4, 445	-34.2	+. 2	5, 201, 8
Hawaii	6	(8)	(5)	26	24		1	498	-58.3	-77.2	14, 983, 8

Computed by dividing all weeks compensated during the month by 4\/s.
 Benefits for partial and part-total unemployment are not provided by State law in Montana and Pennsylvania. New York data not available.
 Not adjusted for voided benefit checks.

⁴ Represents sum of balances at end of month in State clearing account and benefit-payment account, and in State unemployment trust fund account (excluding amounts transferred to railroad unemployment insurance account).

[§] Not computed, because fewer than 50 beneficiaries were reported in either or both periods.

mobilisation of the nation's energies for war in 1943. The table shows how slow a process full mobilisation is, how many frictions have to be overcome in diverting all men and women from their peace-time tasks to that which needs to be done in war. It shows also how even in a community working as the British community has worked in 1943 at full stretch there are intervals of not working due to changes of programme and methods and other inevitable causes. Indeed the expenditure probably gives an in-

Table 3.—Initial and continued claims received in local offices, by State, April 1944

[Data reported by State agencies, corrected to May 19, 1944]

ed claims	ontinue	(claims	Initial		
from- Com-	Percen change f	m-4-10	Non		Percei	(Posts)	Social Security Board region and State
April sable	March 1944	Total 2	New	April 1943	March 1944	Total 1	
-31. 5 388, 78	-19.5	475, 273		-23.4	+5.5	139, 645	Total 3
							Region I:
+149.6 4,65	+1.3	7, 522	5, 221	+122.7	+60.3	5, 433	Connecticut
-48.8 1,63	-3.8	2, 749 19, 536	1,073	-44.6	+29.2	1, 236	Maine
+.9 14,37 -27.0 2,16	(4)	19, 536	7, 079 381	-15.2 -42.2	+50.6	7, 340	New Hampshire
	+1.2	2, 545 5, 336	1, 826	-45.9	-49.6 -4.0	496 1,880	Rhode Island
-47.4 39	-18.5	576	255	+42.8	+127.4	257	Vermont
41.4	20.0	010	800	1 3810	1 2-1. 0	201	Region II-III:
	-13.3	461	119	-67.6	-33.0	134	Delaware
	-6.8	28, 191	5, 599	-19.0	+10.9	8, 449	New Jersey
-49.7 49,6	-22.1	66, 280	11, 306	+15.3	+30.2	29, 136	New York
-62.0 15,0	-26.9	19, 030	2, 905	-65.9	-20.4	2, 905	Pennsylvania 4
+61.3 3.7	-30.9	3, 957	361	+1.0	-15.8	390	Region IV: District of Columbia
	+28.2	4, 768	1, 543	-29.8	-12.6	1, 543	Maryland 5
-36.1 7, 2	-29.2	8, 316	1, 077	-25.8	-60.0	1, 390	North Carolina
	+17.9	2,697	345	-86.1	+62.5	658	Virginia
-5.1 3,7	-15.5	5, 289	3, 020	+9.4	+269.8	3, 062	West Virginia
							Perion V:
	-14.9	9, 297	1,759	-42.2	+14.3	1, 957	Kentucky
	-12.2	33, 413	8, 245	+63.9	-24.5	9, 812	Michigan
-5.6 9,9	-16.9	13, 263	3, 012	+11.5	-16.2	3, 012	Ohio
-34.8 34,1	-9.4	43, 574	19, 334	-44.4	+26.1	21, 373	Illinois
	-49.8	10, 928	1, 991	-41.7	-14.6	1, 991	Indiana 8
	-34.8	12, 158	(7)	-43.1	-47.3	6 927	Wisconsin
		1	1			1	Region VII:
	-38.3	3, 020	483	-75.7	-15.3	608	Alabama
8 -48.5 4,7	-35.6	5, 038	778	-41.8	-16.4	778	Florida 8
$\begin{bmatrix} 2 & -71.2 & 3, 3 \\ 0 & -52.3 & 1.5 \end{bmatrix}$	-37. 2 -22. 0	3, 939	437 366	-76.0 -51.9	-16.9 -11.7	597 422	Georgia
	-18.9	3, 819	599	-59.3	-5.0	718	South Carolina
	+2.2		1,675	-41.6	-11.6		Tennessee
	1 -1 -	-1, 100	2,010	2010	*****	-,	Region VIII:
0 -42.9 3.	-41.0		453	-65.6	-16.8	553	Iowa
	-36.9		844	-73.8	-52.2		Minnesota
1 -38.0 1,	-36.1	1, 226	122	-50.5	-32.8	182	Nebraska
8 -67.0	-45.8		20 69	(8) -29.5	(8) -29.5	23	North Dakota
4 -37.4	-31.4	625	09	-29. 0	-29.5	74	Region IX:
8 -27.1 2	-29.8	3, 130	546	-11 5	-10.7	634	Arkansas
	-19.6	4, 131	486	-46.4		656	Kansas
2 -6.6 15,	+.2	19, 732	5, 001		-4.2	6, 056	Kansas Missouri
6 -25.5 5,	-21.6	5, 506	877	-45.7	-16.6	1,029	Oklahoma
							Region X:
3 -58.4 5,	-24.3 -18.6			-53.4		1, 341	Louisiana
6 -60.3 7 -30.1 8,	-18. 6 -17. 7	9, 106	(1)	-32.9		1,610	Texas.
7 -30.1 0,	-11.1	8, 100	(-)	-04.0	-10. 4	- 1,010	Region XI:
4 -30.8 1,	+4.4	1,931	905	-10.9	+126.9	937	Colorado
9 -62.8	-15.9	852	93	-67.3	-23.2	116	Idaho
7 +2.8 1,	-18.7	1,519		-33.2		_ 137	Montana
		1, 179		+298.5	-14.3	_ 263	Utah
(*)	(0)	37	14	(*).	(9)	- 14	Wyoming
7 -2.2 1.	-49 7	1 590	930	-63 5	-41.4	904	
						_ 14, 802	California
1 -42.1	-28.1	7 212	37	(8)	(8)	- 44	Nevada
5 -29.0 1,	-34.5	2, 432	324	-39.4	-41. 8	. 530	Oregon
	-47.5	5 2,071	588	-43. 8	-46.1	- 760	Washington
							Territories:
							Alaska *
7 +169 (*) 7 -2 5 +11 1 -42 5 -26	-18.7 -34.3 (*) -42.7 -23.5 -28.1 -34.5 -47.5	852 1,519 1,179 37 9 1,520 6 69,062 212 4 2,432 5 2,071	121 188 14 5 238 9 9,058 37 1 324 5 588	-33.2 +298.5 (*) -63.5 (*) -63.5 (*) -39.4 -43.5	28.6 (*) 3 (*) 4 (*) 4 (*) 4 (*) 5 (*) 6 (*) 7 (*) 7 (*) 8 (*) 9 (294 - 14, 802 - 14, 802 - 760	Idaho

adequate idea of such intervals which under war conditions are not always reflected in a payment of unemployment benefit."

Employment Service Operations*

Labor-Market Developments

The civilian labor force increased to nearly 52.1 million in the first week of April, according to estimates of the Bureau of the Census, while the number of unemployed persons dropped to 770,000. This decrease of 100,000 from the preceding month brought unemployment to a new low for the present series of estimates, which began with April 1940 data.

Most of the increase in the labor force was in agricultural employment despite bad weather in many parts of the country, but nonfarm employment also turned upward for the first time this year.

The rise of 400,000 in the number of men was the first in 9 months and was due at least in part to the students who found temporary jobs during the Easter holidays. The number of boys attending school in the census week dropped from 3.2 million in March to 2.6 million in April, and many of those who left probably became farm work-

There were 300,000 more women in the labor force in April than in March. and about 630,000 more than in April of last year. Both farm and nonfarm employment of women increased in April, but unseasonable weather may have somewhat retarded the increase in farm employment.

Abnormally wet weather continued to affect farm employment throughout April, so that on May 1 the number of people working on farms was 4 percent less than a year earlier, according to the Department of Agriculture. Unpaid family workers decreased only 2 percent, but the number of hired hands was down 13 percent; about 80 percent of the farm work force consisted of farm operators and their families.

The classification of 27 labor-market areas changed between April 1 and May 1. Of these, 17 were placed in

¹ Includes additional claims, except in Florida, Indiana, Maryland, Ohio, Pennsylvania. ² Includes waiting-period claims. ³ Excludes Alaska and Hawaii; data not reported. ⁴ Decrease of less than 0.05 percent. ⁴ State procedures do not provide for filing additional claims.

⁶ Excludes all claims for partial unemployment.

⁷ Data not comparable.

8 Not computed, because fewer than 50 claims were reported in either or both periods.

9 Data not available.

^{*}Data from Reports and Analysis Service, War Manpower Commission, and from published releases of other Government agencies.

groups of greater labor stringency, 9 moved downward into groups with less severe shortages, and 1 was dropped from the list. Twelve areas moved out of group IV-areas in which a substantial labor reserve will remain after 6 months; aparently local labor supplies are being depleted, and even those areas which have had comparatively little war expansion no longer have labor surpluses.

Early in June, the War Manpower Commission announced a four-step program of manpower control, effective July 1 and applicable to all male workers, except those in agriculture. (1) Nonagricultural employers can hire men only with the approval of, or by arrangement with, the U.S. Employment Service; (2) in the 184 laborshortage areas, employment ceilings are to be fixed for individual plants; (3) manpower priorities committees will be set up in these areas to decide which industries will be entitled to priorities in the referral of male labor: and (4) the USES will intensify its activities to encourage workers to transfer from areas of labor surplus to those with shortages.

The "arrangements" authorized by the USES may include hiring through unions, colleges, universities, and other normal employment channels: moreover, if an employer complies with WMC requirements he may be allowed to continue his own hiring indefinitely. Certain small employers and outlying communities may be exempt from the "priority referral" phase of the program, and others may be exempt on approval of labor-management committees in their areas.

To meet the serious shortage in the logging and lumbering industry, the WMC has completed arrangements with the Government of British Honduras for the importation of more than 1,000 workers. Most of these men are experienced mahogany cutters who would probably be out of work during the long rainy season and are glad of the opportunity to work here. Similar negotiations have been opened with the Costa Rican Government for the importation of workers from that country.

More than 2,000 blind workers, now employed in essential war jobs in more than half the States, are adding at least half a million man-hours a month to the total output of the Nation's labor force. Although the blind workers cannot become all-round machinists, they can, and do, perform single-skilled operations, such as drilling, operating all types of lathes, milling machines, and punch presses, grinding, assembling, and packing. A group of blind persons who are now being trained as placement officers are expected to assist materially in encouraging many of the 30,000 blind persons still unemployed to take training that would fit them for war jobs.

Selective Service occupational classifications have been revised to make younger men available for the battle fronts. To obtain an occupational deferment, a man aged 18-25 must be "regularly engaged and irreplaceable" and must possess extreme or unusual skill, knowledge, or educational qualifications; a man 26-29 years must be "necessary to and regularly engaged in" an essential activity (fathers will receive preferential treatment in this

Table 4.-Nonagricultural placements, by State, April 1944

		Total			Wo	men	Nonwhite		
War Manpower Com- mission region and State	Number	Percentag from March 1944		Short- time,1 number	Number	Percent- age change from March 1944	Number	Percent age change from March 1944 2	
Total	760, 671	-2.2	+10.4	81, 162	278, 270	-0.7	141, 597	-2	
Region I:									
Connecticut	10, 558	-9.2	+32.4	161	4, 491	-17.4	524	-9.	
Maine	4, 141	-9.2	-33.7	34	1,756	-14.3	21		
Massachusetts	20, 388	-13.2	+15.1	148	9, 176	-10.5	367	-24	
New Hampshire	2, 322	-12.4	+21.3	37	1,015	-14.1	4		
Rhode Island Vermont	6, 304 918	-11.1	+86.5	3	3, 172	-10.6	164	-12	
Region II:	918	-7.6	+70.6	9	495	+20.7	0		
New York	73, 982	-3.8	+7.5	25, 039	33, 933	-9.2	27, 491	-5	
Region III:	10,002	0.0	14.0	20,000	00, 000		21, 191	-0	
Delaware	1, 119	-8.1	-19.4	0	439	+8.9	306	-7	
New Jersey	29, 332	-4.6	+24.7	1, 282	11, 211	+1.1	4, 676	-	
Pennsylvania Region IV:	40, 700	-6.3	+31.9	2, 098	17, 305	+2.1	6, 768	-11	
Dist. of Col	3, 945	+3.9	+20.0	1, 150	2, 250	-2.9	2, 946	+5	
Maryland	9, 056	-12.5	-26.5	27	3, 973	-9.6	2, 940	-17	
Maryland North Carolina	16, 321	-9.1	+41.5	345	6, 362	-8.0	4, 373	-5	
Virginia	15, 160	-8.7	+119.1	65	6,063	-6.2	4, 058	-8	
West Virginia	9, 362	+9.8	+75.9	382	2, 242	+26.0	590	+33	
Region V: Kentucky	13, 090	100	10.4	100	4 400	1			
Michigan	24, 430	+5.5	+9.4 -1.1	192 344	4, 168 8, 117	+5.3 -1.9	2, 128 2, 795	+1	
Ohio	52, 547	6 1	+12.0	10, 161	20, 120	-1.3	10, 153	-5 +3	
Region VI:	02, 011			20, 202	20, 120	1.0	10, 100	10	
Illinois	34, 448	+13.3	+58.0	7, 768	10, 136	+.1	4, 669	+4	
Indiana	20, 994	+2.3 +3.5	+9.0	1, 180	7, 642	+1.6	2, 079	+3	
Wisconsin Region VII:	10, 671	+3.5	-19.2	378	4, 430	+11.8	293	+13	
Alabama	19, 824	+11.9	+37.9	8	7,688	+42.2	5, 569		
Florida	16, 760	+.2	-1.6	896	6, 283	-1.3	5, 370	+18	
Georgia Mississippi South Carolina	17, 865	+.2 +.1	+15.1	34	6, 881	-1.3 -3.2	3, 895	+	
Mississippi	8, 510	-2.9	-10.1	26	3, 282	+.2	2, 623	-19	
Tennessee	4, 916	+7.7 -5.6	+26.1	126	2, 083	+15.9	1,618	+	
Region VIII:	21, 221	-0.0	+114.5	154	6, 797	+11.9	5, 677	-12	
Iowa	10, 964	-2.7	+57.5	311	4, 532	-3.2	372	+6	
Minnesota	11,890	-2.2	-18.1	2, 345	3, 648	-5.6	158	-1	
Nebraska	3,770	+5.6	-55.0	392	1, 220	+3.5	171	-36	
North Dakota South Dakota	1, 343	+16.4	-26.3	317	491	+6.7	110		
Region IX:	2, 504	-4.2	+93.2	1,650	373	-7.0	62		
Arkansas	6,770	+2.4	-26.1	562	2,881	+14.1	2,045	-1	
Kansas Missouri	6, 783	+14.4	-56.9	527	3, 111	+14.1 +30.1	1, 182	+35	
Missouri		-6.8	-16.5	287	6, 797	-10.8	2, 677 1, 094	-14	
Oklahoma	7, 595	-6.0	8.1	772	2, 349	8	1, 094	-5	
Region X: Louisiana	9, 923	-11.3	+80.0	190	2,776	-6.2	2 850	-6	
New Mexico	2, 140	-11.3	+80.0	190	2,776	-6. 2 -5. 0	3, 650 125	+28	
Texas	45, 570	-4.8	+6.8	1,862	14, 121	7	12, 863	-10	
Region XI:					,				
Colorado	6, 893	-2.3	+39.4	1, 484	1,861	-11.1	198	+28	
Idaho	2, 062	-6.1	-52.9	348	485	-1.0	39		
Montana	2, 262 5, 326	+20.0 +29.5	+21.8 -42.8	217	287	+8.3 +28.8	99		
Utah Wyoming	1, 376	+29.5 -14.7	-42.8 -7.0	51 78	1, 530 350	+28.8	79 15		
Region XII:	2,010	17. 1	-7.0	10	000	711.1	10		
Arizona	4,811	+2.8	+11.2	75	1, 532	+3.2	1, 129	+55	
California	76, 656	-8.0	+10.9	11, 175	26, 521	+3.2 +1.4	9, 517	+7	
Nevada Oregon	2, 796 13, 055	+23.2	-26.6	654	694	+34.0	367	+21	
		-2.3 +8.9	-37.7	1, 235	3, 729	-3.5	346	-27	

 $^{^{\}rm 1}$ 3 days or less. $^{\rm 2}$ Computed only for States reporting 50 or more nonwhite placements in both months.

group); a man aged 30-37 need only be "regularly engaged in" an activity in support of the war effort or the national health, safety, or interest.

Shifts in Population

A marked redistribution of population in this country occurred between April 1, 1940, and November 1943, according to Bureau of the Census estimates based on registrations for War Ration Book Four. Some 469 counties registered increases in population, totaling 4.9 million civilians, and 2,620 others had net decreases which amounted to 8.9 million. Although births outnumbered deaths, transfers to the armed forces caused a net decline of 4 million in the civilian population.

The most significant national shift was away from the Northeast Atlantic States and to the West Coast States; for instance, New York State lost 1 million people and California gained about the same number. Workers have moved from areas of labor surplus or limited war production-such as the Midwest farming regions-into areas of intense war activity, such as Michigan and Ohio. In addition to the West Coast States, which had a population gain of 1.3 million, 101 other States recorded increases. Many States which contain industrial centers of war production had already been highly industrialized before the war, when they had sizable labor surpluses on which to draw; such areas showed little change, or in a few cases net decreases, in population.

In general, metropolitan areas

showed the most rapid rate of growth. an indication of a wartime trend from rural to city areas. Los Angeles had the largest numerical gain, and Detroit, Norfolk, Baltimore, and San Diego also showed marked expansion. Several other metropolitan areas which had received relatively large war contracts also showed appreciable population increases-notably San Francisco, Philadelphia, Cleveland, Buffalo, Seattle, Tacoma, Hartford, St. Louis, and Kansas City, Missouri. On the other hand, some industrial centers, such as Chicago, New York, Boston, Albany, and Milwaukee, had a net loss in population despite their large war contracts.

Placement Activities

The 760,700 nonfarm placements made by the USES in April represented a decline of 2.2 percent from the preceding month, but the total was 10 percent above that for April 1943, (table 4). Nonwhite workers were placed in nearly a fifth of the jobs filled during the month, and women in more than a third. More than 10 percent of the placements were for 3 days or less.

Nearly three-fifths of all placements were in manufacturing industries; no other single industry accounted for as many as 61,000, but service (including domestic), trade, and government together accounted for nearly 200,000 placements. About half of all placements were in the classification "unskilled and other"; 117,000 were classified as semiskilled, and 93,000 were skilled. Some 57,000 veterans were placed in April, of whom 40,600 were veterans of the present war.

Railroad Unemployment Insurance and Employment Service*

Railroad labor shortages on May 1 were slightly less acute than a month earlier. Although there were more unfilled jobs in other parts of the country, decreases in needs for additional workers in the States bordering the Great Lakes and in the Southeast caused a reduction in the national total. Temporary decreases in traffic in some localities resulted in less need for additional trainmen and enginemen. Expanding maintenance-of-way programs required more workers, but there were fewer unfilled jobs in the shops.

Employment Service

With the exception of December 1943, April was the most successful month in the experience of the employment service. Workers were placed in some 71,600 job openings, 10,700 more than in the preceding month. The arrival of many Mexican nationals and the opening of the Great Lakes ore-shipping season contributed substantially to the increase. Employer orders and openings were slightly fewer, but referrals rose 15 percent.

As one of the diversified recruiting activities carried on during the month, Board representatives inau-

Table 1.—Railroad unemployment insurance: Placements, applications for certificate of benefit rights received, claims received, and benefit payments certified, by specified period, 1942-44

			1943-44					1942-43		
Period	Place-	Applica-	Claims	Benefit pa	ayments 3	Place-	Applica-	an i	Benefit pe	yments 2
	ments	tions 1	Clattis	Number	Amount	ments	tions 1	Claims	Number	Amount
July-April	490, 992	6, 291	24, 813	18, 798	\$492, 483	141, 422	21, 014	95, 927	75, 640	\$1, 662, 496
July 1943 August September October November December January 1944 February March April	29, 276 36, 090 26, 688 29, 246 38, 322 77, 314 62, 653 58, 966 60, 855 71, 582	1, 024 697 449 470 491 1, 333 714 477 379 257	2, 034 2, 006 2, 036 1, 963 2, 111 2, 813 3, 291 3, 131 3, 244 2, 184	1, 213 1, 565 1, 576 1, 452 1, 510 1, 470 2, 892 2, 463 2, 829 1, 828	29, 123 40, 342 41, 951 38, 920 39, 960 37, 917 73, 724 65, 654 78, 515 47, 277	15, 628 12, 922 11, 315 9, 404 8, 097 15, 493 15, 706 15, 805 19, 179 17, 873	6, 642 3, 213 1, 865 1, 293 1, 303 3, 027 1, 873 772 600 426	11, 134 12, 407 11, 566 10, 913 8, 673 9, 816 10, 914 8, 310 7, 184 5, 010	7, 263 10, 268 9, 265 8, 642 6, 989 7, 355 8, 898 6, 936 5, 854 4, 170	148, 236 218, 762 203, 740 187, 418 153, 474 151, 625 198, 410 157, 914 139, 525 103, 392

¹ Includes applications for current and preceding benefit years.

¹ Connecticut, Michigan, Delaware, Maryland, Virginia, Florida, Arizona, Utah, Nevada, District of Columbia.

^ePrepared by the Office of Director of Research, Railroad Retirement Board, in collaboration with the Bureau of Research and Statistics, Social Security Board.

³ Net figures adjusted for underpayments and recovery of overpayments.

gurated, with the cooperation of both management and labor, a campaign to make every railroad employee a recruiter. Offices in the Kansas City and Chicago regions sought workers to clear away debris and to repair damage to railroads caused by floods in the Middle West; while offices in the Denver region, which had been unusually successful in recruiting Indian labor, also completed arrangements with State Selective Service officials to facilitate placing discharged veterans. Another training

school—this time for telegraphers—was established in St. Louis; and registration of students for summer maintenance-of-way work accelerated as the close of school approached,

Toward the end of April, the center of activity for recruiting Mexican nationals was transferred from Mexico City to San Luis Potosi. Some 6,350 workers were brought into the country for jobs with 13 employers in all parts of the country except the Southeast. At the end of the month, 28,000 of these workers were in service.

Table 2.—Railroad unemployment insurance: Number of certifications, average payment, and average number of compensable days, benefit year 1943-44, by month!

		All certi	fications			nt of cert days of		s with oyment a
Type of certification and period	Num- ber	Average payment	Average daily benefit	Average compensable days 2	Total	14 days	8-13 days	5-7 days
Certifications for first registration period: July 1943 August September October November December January 1944 February March April	304 551 341 297 293 444 904 434 353 224	\$18. 94 20. 35 20. 52 19. 78 19. 47 20. 94 19. 21 19. 27 20. 64 21. 93	\$3. 17 3. 44 3. 33 3. 32 3. 39 3. 27 3. 21 3. 41 3. 51	5. 97 5. 92 6. 16 5. 95 5. 90 6. 18 5. 87 6. 01 6. 25	100. 0 100. 0 100. 0 100. 0 100. 0 100. 0 100. 0 100. 0 100. 0	69. 4 66. 1 72. 4 65. 3 66. 2 73. 6 52. 7 67. 7 68. 3 73. 7	30. 6 33. 9 27. 6 34. 7 33. 8 26. 4 47. 3 32. 3 31. 7 26. 3	
Certifications for subsequent registra- tion periods: July 1943. August. September. October. November. December. January 1944. February. March. April.	1, 208 1, 254 1, 242	27. 64 29. 75 29. 14 28. 29 28. 60 26. 44 28. 42 28. 24 28. 67 26. 62	2. 86 3. 32 3. 28 3. 32 3. 27 3. 25 3. 25 3. 16 3. 23 3. 19	9. 67 8. 96 8. 88 8. 52 8. 75 8. 14 8. 75 8. 94 8. 88 8. 35	100. 0 100. 0 100. 0 100. 0 100. 0 100. 0 100. 0 100. 0 100. 0	90. 5 74. 6 71. 9 67. 5 70. 3 61. 5 71. 8 75. 4 73. 2 63. 6	9. 5 19. 8 23. 3 23. 8 23. 6 24. 9 21. 6 18. 4 21. 0 27. 8	0. 0 5. 6 4. 8 8. 7 6. 1 13. 6 6. 6 6. 2 5. 8 8. 6

¹ Data cover only certifications for unemployment in the current benefit year. Data for initial certifications in all months and subsequent certifications in July are based on a complete tabulation, data for subsequent certifications in other months, except

total number of certifications and average paymen for all certifications, are based on a 50-percent sample. ³ Benefits are payable for each day of unemployment in excess of 7 for first registration period and in excess of 4 for subsequent registration periods.

Unemployment Insurance Operations

Accompanying an increase of 13,500 in employment on class I railroads between mid-March and mid-April, unemployment insurance activities declined aproximately one-third. The number of railroad workers who became unemployed for the first time during the benefit year, as indicated by applications for certificate of benefit rights, was 32 percent less than in March, the lowest previous figure.

Influenced by the opening of the Great Lakes ore-shipping season and the beginning of spring track-maintenance programs on many roads. claims receipts and payments each numbered a thousand fewer. The decline was most marked in the Chicago and Minneapolis regions. Roughly seven-eighths of the payments went to individuals with one or more previous creditable registration periods in the current benefit year, and almost half of them were certified at the maximum daily benefit rate. The average payment, average daily benefit rate, and average number of compensable days per period rose substantially for initial periods of unemployment, but dropped for subsequent periods as seasonal and intermittent workers were recalled to work before the completion of their registration periods.

About half the 200 benefit accounts opened were for trainmen and enginemen and one-seventh for laborers. Some 300 of the 4,400 workers for whom accounts have been established during the current benefit year have exhausted their benefit rights, 50 of them during April.

(Continued from page 16)

Report to Congress

The Philadelphia Charter was signed by Walter Nash, as president of the Conference, and Edward J. Phelan, acting director of the ILO secretariat, at the White House on May 17, when the delegates were guests of President Roosevelt. In a brief speech the President said that the Conference had affirmed the right of

all human beings to material well-being and spiritual development under conditions of freedom and dignity and under conditions of economic security and opportunity, and he added, "Your declaration sums up the aspirations of an epoch which has known two world wars. I confidently believe that future generations will look back upon it as a landmark in world thinking."

On May 29, President Roosevelt sent to the Congress a report on the

Conference, transmitting for its information copies of the three resolutions adopted. Referring to the seven recommendations the President said, "Under the constitution of the International Labor Organization, these recommendations are forwarded to the member governments for submission by them to their respective, competent national authorities. I shall accordingly submit them to the Congress in the regular way when certified copies are received . . ."

Old-Age and Survivors Insurance

Under the Social Security Act

Monthly Benefits in Force and Payments Certified, April 1944

At the end of April, monthly benefits were in force for nearly 958,000 beneficiaries at a monthly rate of \$17.5 million (table 1). The number of benefits awarded during the month was 5 percent lower than in March Awards of primary and wife's benefits dropped less than 1 percent, while for survivor benefits decreases ranged from 8 percent for child's benefits to 15 percent for parent's benefits.

Primary and wife's benefits continue to decrease as a proportion of the total number in force: this decline is so slow, however, that there is little monthly change in the distribution by type of benefit. Primary benefits made up 42.1 percent of the total in force at the end of April, as compared with 44.4 percent a year

During April almost \$15.5 million was certified for monthly benefits and \$1.7 million for lump-sum death payCharacteristics of Persons Awarded Montbly Benefits in 1943

More survivor benefits were awarded in 1943 than in previous years, because of the increase in the number of persons who had acquired insured status. On the other hand, declines in awards of primary and wife's henefits reflected the more favorable employment opportunities for the aged. As a result, primary and wife's benefits have been decreasing as a percentage of all benefits awarded: the distribution of the awards by type of benefit in 1941-43 is shown in table 2.

As a result of the relative decrease in primary benefit awards and the increase in awards of widow's and widow's current benefits, the number of female beneficiaries rose from 51.2 percent in 1942 to 54.2 percent in 1943. In addition, women made up a slightly larger proportion of the persons to whom primary and parent's benefits were awarded in 1943 than in previous years; the percentage of women represented in primary benefit awards increased from 13.0 in 1942 to 13.8 in 1943, and in parent's benefit awards from 76.1 to 77.8. As in other years. child's benefit awards were almost evenly distributed between boys and

Table 2.—Percentage distribution of the number of benefits awarded, by type of benefit, 1941-43

Type of benefit	1941	1942	1943
Total	100.0	100.0	100.0
Primary	42. 6 13. 4	38.6	33. 9
Child's 1	28.1	30.0	32. 6
Widow's current	4.1	5. 7 12. 3	7.4
Parent's	.5	. 5	. 5

Only a small number of these awards went to children of primary beneficiaries; most of them went to children of deceased insured wage earners.

Male beneficiaries received a larger proportion of the amount than of the number of awards, since men made up more than seven-eighths of the primary beneficiary group, the group with the highest average monthly

Probably because employment opportunities have improved more rapidly for nonwhite workers than for white, the former now constitute a smaller proportion of the workers who leave their jobs and become entitled to primary benefits. In 1943, only 3.6 percent of the primary benefits were awarded to nonwhite workers, as compared with 4.3 percent in 1942. Although they comprised 5.9 percent of the number of the awards in 1943, their awards, because of their lower wage level, made up only 4.0 percent of the total amount.

Table 1.—Monthly benefits in force 1 in each payment status,2 actions effected during the month, and payments certified, by type of benefit, April 1944

			[Curren	t month's	data con	rrected to 1	May 12,	1944]						
		Total	Pr	imary	V	Vife's	Ç	hild's	Widow's		Widow's cur- rent		Parent's	
Status of benefit and action	Num- ber	Amount	Num- ber	Amount	Num- ber	Amount	Num- ber	Amount	Num- ber	Amount	Num- ber	Amount	Num- ber	Amoun
In force as of Mar. 31, 1944. Current-payment status. Deferred-payment status. Conditional-payment status. Suspended Frozen Actions during April 1944:	938, 876 799, 787 3, 723 135, 366 113, 981 21, 385	69, 673 2, 602, 392 2, 153, 854	324, 315 2, 256 70, 383 61, 729	7, 619, 472 48, 643 1, 610, 775 1, 372, 388	97, 789 404 16, 650 13, 981	1, 224, 590 4, 800 198, 438 161, 882	246, 681 588 21, 109 17, 524	3, 045, 527 6, 989 254, 066 208, 728	51, 778 154 705 455	1, 043, 778 3, 618 14, 289 9, 061	75, 085 316 26, 455 20, 232	1, 484, 631 5, 559 524, 008 401, 042	4, 139 5 64 60	
Benefits awarded Entitlements terminated 3 Net adjustments 4	25, 166 6, 326 232	114, 449	2,380						216			18, 788	26	1, 49 33
In force as of Apr. 30, 1944. Current-payment status. Deferred-payment status. Conditional-payment status. Suspended. Frozen.	957, 948 815, 063 3, 821 139, 064 117, 131 21, 933	2, 673, 585 2, 214, 194	328, 972 2, 284 72, 124 63, 415	7, 742, 584 49, 291 1, 651, 184 1, 410, 347	99, 371 426 17, 109 14, 404	1, 246, 669 5, 123 203, 891 166, 779	252, 378 627 21, 814 18, 054	3, 116, 913 7, 484 263, 071 215, 657	53, 451 147 737 473	1, 077, 029 3, 442 14, 960 9, 405	76, 663 333 27, 216 20, 725	1, 516, 675 5, 827 539, 661 411, 251	4, 228 4 64 60	
Payments certified in April 5		6 17, 194, 885		8, 039, 582		1, 299, 463		3, 310, 047		1, 105, 677		1, 659, 636		59, 65

Represents total benefits awarded after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit. Benefit in deferred-payment status is one withheld entirely for a known period. Benefit in conditional-payment status is one withheld entirely for an indefinite period; if previously in current or deferred-payment status, it is a suspended benefit; otherwise it is a frozen benefit.

Benefit is are terminated when a beneficiary dies or loses entitlement to benefit.

Benefits are terminated when a beneficiary dies or loses entitlement to bene-

Its for the reasons specified in 1939 amendments, sec. 202.

4 Adjustments result from operation of maximum and minimum provisions of 1939 amendments, sec. 203 (a) and (b), and from other administrative actions.

5 Distribution by type of benefit estimated; includes retroactive payments.

6 Includes \$1,719,338 paid as lump-sum benefits under 1939 amendments (payable with respect to workers who died after December 1939, if no survivor could be entitled to monthly benefits for month in which worker died) and \$1,490 paid as lump-sum benefits under 1935 act (payable with respect to workers who died prior to January 1940).

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Table 3.—Distribution of number and amount of benefits awarded 1 in 1943, by type of benefit, sex, and race
[Corrected to Apr. 20, 1944]

	Tota	d		Male			Female				Percent	tage distr	ibution		
There of homofit					Negro			Negro			Male			Female	
Type of benefit	Number	Per- cent	Total	White	and other races	Total	White	and other races	Total	Total	White	Negro and other races	Total	White	Negro and other races
						Numbe	er of benefits	awarded	1			7			
Total	262, 865	100.0	120, 268	112, 939	7, 329	142, 597	134, 394	8, 203	100.0	45.8	43.0	2.8	54. 2	51.1	3.1
Primary	89, 070 31, 916 85, 619 19, 576 35, 420 1, 264	33. 9 12. 1 32. 6 7. 4 13. 5	76, 779 43, 208 281	73, 905 38, 773 261	2, 874 4, 435	12, 291 31, 916 42, 411 19, 576 35, 420 983	11, 955 31, 276 38, 101 19, 098 33, 062 902	336 640 4, 310 478 2, 358 81	100. 0 100. 0 100. 0 100. 0 100. 0 100. 0	86. 2 50. 5	83. 0 45. 3 20. 6	3. 2 5. 2 1. 6	13.8 100.0 49.5 100.0 100.0 77.8	13. 4 98. 0 44. 5 97. 6 93. 3 71. 4	2. 6 5. 6 6. 6
			1			Monthly	amount of	benefits a	warded		-	1	1	1	1
Total	\$4,777,752	100.0	\$2, 480, 720	\$2, 385, 887	\$94, 833	\$2, 297, 032	\$2, 204, 296	\$92, 736	100.0	51.9	49. 9	2.0	48. 1	46. 1	2.0
Primary	2, 182, 622 409, 394 1, 069, 668 393, 762 705, 448 16, 858	45.7 8.6 22.4 8.2 14.8	1,937,312 539,765 3,643	1, 883, 494 498, 966 3, 427	53, 818 40, 799 216	245, 310 409, 394 529, 903 393, 762 705, 448 13, 215	240, 267 403, 370 489, 917 386, 290 672, 133 12, 319	5, 043 6, 024 39, 986 7, 472 33, 315 896	100. 0 100. 0 100. 0 100. 0 100. 0 100. 0	88. 8 50. 5	86. 3 46. 7	2.5	11. 2 100. 0 49. 5 100. 0 100. 0 78. 4	11. 0 98. 5 45. 8 98. 1 95. 3 73. 1	1. 8 3. 7 1. 9 4. 7 5. 8

1 Represents all benefits awarded, January-December 1943, without adjustment for deductions, changes in number or amount, or terminations,

Under the Railroad Retirement Act*

Benefit payments during April amounted to \$11.4 million, a net increase of \$148,000 over the March figure. The change was largely accounted for by employee annuities and lump-sum death benefits, which rose \$91,000 and \$67,000, respectively.

At the end of April the cumulative total of all benefits paid since the beginning of operations was \$800 million. For the same period, tax collections under the Carriers Taxing Act totaled \$1,085 million. The excess of tax collections over benefit payments has been increasing. During the 10 months of the current fiscal year, tax collections were 170 percent of benefits as compared with 140 percent for the corresponding period a year ago, a result of the relatively sharp upturn in covered employment and pay rolls during the war.

Employee annuities.—The 1,573 applications received during the month brought the total for the current fiscal year to 16,700, an increase of 17 percent over the corresponding 10

months of 1942–43. Receipts for both March and April, however, were lower than in the same months in the preceding year.

New certifications numbered 1,419, or 8 percent more than in March. The number of reported annuitant deaths remained high, reaching 969 for the month. The net increase in the number of annuities in force, therefore, was only slightly larger than for March. At the end of April, 138,000 employee annuitants receiving an average monthly payment of \$66.49 were on the rolls.

Pensions.—The 292 reported deaths of pensioners reduced the number of pensions in force on April 30 to 21,400. The average monthly amount in force was \$59.18, compared with \$59.05 for April 1943 and \$58.95 for April 1942. This rise indicates that the pensioners remaining on the rolls are, to an increasing extent, those who retired after periods of service characterized by relatively high compensation levels.

Survivor payments.—Certifications of survivor annuities continued at a low level, and only 34 were recorded for the month. During the current fiscal year, 354 were certified, compared with 371 for the corresponding 10 months of 1943, reflecting the steady decline in the number of joint and survivor elections. At the end

of April, 3,647 survivor annuities were in force at an average monthly rate of \$31.90.

Death-benefit annuities under the 1935 act were certified for 80 survivors and terminated for 77, leaving 567 in force. Deaths of annuitants, on which this type of benefit is based, have been occurring at about the same rates during the last 2 fiscal years. For the 9-month period ended March 1944, the average monthly number of such deaths was 113, compared with 111 for the 12 preceding months. Of the claims disposed of during the two periods, the same proportion-64 percent—resulted in certifications. drop in this proportion is expected. because the relatively advanced ages of the 1935-act annuitants still on the rolls makes it less likely that eligible beneficiaries will survive them.

There were 1,382 new certifications of lump-sum death benefits as compared with 1,297 in March. The average benefit paid—\$396.04—represented an upturn after the unusually low average of \$369.53 recorded for the preceding month. For the current fiscal year, 12,580 benefits were certified at an average amount of \$375.75 as compared with 11,842 at \$335.54 for the corresponding 10 months a year ago. Through April, 82,680 benefits had been certified at an average of \$239.24.

^{*}Prepared by the Office of Director of Research, Railroad Retirement Board, in collaboration with the Bureau of Research and Statistics, Social Security Board.

Table 4.—Railroad retirement: Annuities and pensions in force and net benefit payments certified to the Secretary of the Treasury by class of benefit, April 1944 1

Period and action	7	Total	Employe	e annuities	Pensions to former carrier pensioners		Survivo	r annuities	Death-benefit annuities ²		
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	
In force Mar. 31, 1944. During April 1944: Initial certifications	163, 5\$8 \$10, 567, 716 1, 533 99, 068		137, 673	\$9, 151, 851 95, 168	21, 661	\$1, 280, 522	3, 621	\$115, 471	563	\$19, 871 2, 829	
Terminations by death (deduct)	1, 347	84, 309	1, 419 969	65, 445	292	15, 988	34 9	1, 071 240	80	2, 634	
In force as of Apr. 30, 1944	163, 677	10, 582, 185	138, 095	9, 181, 267	21, 368	1, 264, 470	3, 647	116, 338	567	20, 109	
Total payments (net)		8 11, 409, 179		9, 457, 975		1, 248, 802		118, 748		29, 427	

¹ For definitions of classes of benefit, see the Bulletin, October 1942, p. 25. Data for initial certifications are for period in which payment was certified, not for period in which it began to accrue. Data for terminations by death are for period in which notice of death was received, not for period in which which beneficiary died. In-force data represent certifications less terminations by death; they are adjusted for recertifications, reinstatements, and terminations for reasons other than death (suspension, return to service, recovery from disablity, commutation to lump-sum payment). Certifications are reported on an accounting-month basis ended on approximately the 20th, terminations are

reported through the 10th and total payments are on calendar-month basis. Cents omitted.

In a few cases, payments are made to more than I survivor on account of death of I individual; such payments are counted as single items. Terminations include those by death and by expiration of 12-month period for which death-benefit annuities are payable; nearly all terminations are of latter type.

Includes \$554,224 for lump-sum death benefits.

Social and Economic Data

Income Payments to Individuals

Income payments to individuals totaled \$12.9 billion in April, 10 percent above the level a year earlier but 0.3 percent less than in March. The continuation of the March decline is the result of a further drop in compensation of employees.

Compensation of employees amounted to \$9.1 billion, 0.5 percent less than in March. The total for railroad wages was significantly less than in either February or March, when there was a concentration of retroactive wage increases granted to railroad workers under the agreement of January 1944. Total wages in manufacturing declined slightly, but Government pay rolls, including pay to the armed forces, continued to rise.

The income-payments series has been adjusted this month to include mustering-out pay in the figures for compensation of employees. Payments under the Mustering-Out Payment Act of 1944 amounted to approximately \$19 million in February and to about \$50 million in each of the next 2 months. The act provides payments to veterans who have been honorably discharged or released from active service on or after December 7, 1941, from the Army, Navy, Marine Corps, or Coast Guard or any of their respective components. Only those members of the Women's Army Auxiliary Corps-predecessor of the

Women's Army Corps-who were honorably discharged for disability are entitled to payment. Payments

amount to \$100 for veterans with less than 60 days' active service; to \$200 (payable in two equal monthly installments) for veterans with active service of 60 days or more and with no foreign service; and to \$300 (payable

Table 1.-Income payments to individuals, by specified period, 1936-441 [In millions; data corrected to June 6, 1944]

		Compen-	Entrepre- neurial	Divi-	Publi	c aid	Social	Military
Calendar year and month	Total 2	of em- ployees 3	income, net rents, and royalties	dends and interest	Work relief 4	Direct relief	and re- lated pay- ments 6	allow-
1936 1937 1938 1939 1940 1941 1941 1942	\$68, 024 72, 365 66, 135 70, 793 76, 210 92, 710 116, 652 142, 226	\$40, 027 44, 689 40, 845 43, 870 48, 218 60, 262 79, 642 100, 730	\$13, 003 14, 162 12, 369 13, 441 14, 313 18, 599 23, 933 27, 699	\$9, 785 9, 891 8, 233 8, 891 9, 175 9, 761 9, 441 10, 070	\$2, 155 1, 639 2, 094 1, 870 1, 577 1, 213 586 58	\$672 836 1,008 1,071 1,098 1,112 1,060 938		\$136 1, 022
April May June July August September October November December	12, 045	8, 188 8, 267 8, 409 8, 485 8, 539 8, 598 8, 691 8, 809 8, 900	2, 351 2, 329 2, 326 2, 318 2, 348 2, 274 2, 301 2, 346 2, 337	821 827 836 843 851 857 864 870 878	7 4 2 0 0 0 0 0	77 76 77 77 77 78 78 78 78	140 141 140 141 140 141 143 143 147	75 74 80 83 89 90 100 113
1944 January February March April	12, 673 12, 935 12, 889 12, 851	9, 003 9, 168 9, 104 9, 059	2, 474 2, 456	885 892 900 908	0 0 0	79 79 79 78	149 156 159 159	15/ 16/ 19/ 19/

¹ Compensation of employees; entrepreneurial income, net rents, and royalties; and dividends and interest adjusted for seasonal variation. ² Includes veterans' bonus; for totals for years

income, net rents, and royalties; and dividends and interest adjusted for seasonal variation.

2 Includes veterans' bonus; for totals for years 1936-42 see October 1943 Bulletin; April payments were less than \$500,000.

3 Wage and salary payments minus deductions for employee contributions to social insurance and related programs. Includes industrial pensions, payments to the armed forces, and beginning with February 1944, mustering-out pay.

4 Earnings of persons employed by NYA, WPA, and CCC. Excludes earnings of persons employed on other Federal agency projects financed from emergency funds; such earnings are included in compensation of employees.

4 Payments to recipients under 3 special public assistance programs and general assistance, value of

food stamps issued by Food Distribution Adminis-

tood stamps issued by rood Distribution Administration under food stamp plan, and subsistence payments certified by Farm Security Administration.

9 Payments under programs of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, veterans' pensions, workmen's compensation, State unemployment compensation, condesible of the production of the state of the programment includes.

and railroad unemployment insurance.

⁷ Government portion of payments to dependent of members of the armed forces; portion deducted from military pay included under compensation of employees as part of military pay rolls. Also includes payments under the emergency materiary and child care program; April payments were \$2 million. million.

Source: U. S. Department of Commerce, Bureau of Foreign and Domestic Commerce.

in three equal monthly installments) for veterans with service of 60 days or more and with foreign service.

Entrepreneurial income of \$2.5 billion and total social insurance and related payments of \$159 million were unchanged between March and April. Dividends and interest increased slightly over the amount in the previous month.

The rapid rate of increase in military allowances slackened and the April amount-\$191 million-was only 0.5 percent above that for March.

Social Insurance and Related Pay-

Payments in April under the selected social insurance programs shown in table 2 were slightly above

the March level of \$89 million, despite a drop of \$1.9 million in unemployment benefits.

Benefits of \$5.5 million under the State unemployment compensation programs were 26 percent below the amount last month and in April 1943. Railroad unemployment benefits of \$48,000 had dropped 39 percent from March payments and 54 percent from the level a year ago.

Retirement, disability, and survivor payments amounted to \$81 million, 18 percent more than in April of last year. Monthly retirement and disability payments of the Veterans Administration were 26 percent more than in April 1943, accompanied by a rise of 22 percent in the number of veterans to whom payments were made. As a result of recently increased rates, payments to veterans are expected to rise much more rapidly than the corresponding increase in number of beneficiaries. April retirement payments under the social security program were 20 percent above the amount last year, and the number of beneficiaries had increased by 18 percent. The other two programs showed much smaller increases in retirement and disability payments.

The increase between April 1943 and April 1944 in monthly payments to survivors was 31 percent for old-age and survivors insurance, 16 percent for the veterans' program and only 6 percent for the railroad program. Much of the increase in payments to survivors of veterans is attributable to larger average benefits rather than to additions to the benefit rolls.

Table 2.—Payments under selected social insurance and related programs, by specified period, 1936-441

In thousands.	data	corrected	to	June	8	1944

					Retiren	ment, dis	ability,	and surv	ivor pay	ments					Unow	ploymer	at in
			Month a	nly retire bility pa	ment an yments ²	d dis-			Survi	vor payn	nents			Re- funds to em- ploy-		ice paym	
Calendar year and month	Total	Total		Rail-	GI-II	***	1	Monthly			Lump	-sum		ees leaving Fed-		State unem-	Rail-
936. \$461,760 \$458, 937. 505,143 499, 938. 972,926 575.	Total	Social Secu- rity Act 3	road Retire- ment Act 4	Civil Service Com- mis- sion ⁵	Vet- erans Ad- minis- tration 6	Social Secu- rity Act 7	Retire- Ad-		Social Secu- rity Act 9	Rail- road Retire- ment Act 4	Civil Service Com- mis- sion ⁵	Vet- erans Ad- minis- tration ¹⁰	eral civil serv- ige 5	Total	ploy- ment com- pensa- tion laws 11	Unemploy- ment Insur- ance Act 13	
1936 1937 1938 1939 1940 1941 1941 1942	505, 143 972, 926 1, 046, 006 1, 191, 907 1, 090, 104	499, 532 575, 814 608, 095 654, 041 726, 631 780, 369	\$21, 074 55, 141 80, 305	\$683 40, 001 96, 766 107, 282 114, 166 119, 913 122, 806 125, 795	\$51, 630 53, 694 56, 118 58, 331 62, 019 64, 933 68, 115 72, 961	299, 660 301, 277 307, 512 317, 851 320, 561 325, 265	\$7, 784 25, 454 41, 702 57, 763	\$2 444 1, 383 1, 451 1, 448 1, 559 1, 603 1, 704	109, 192 105, 696 111, 799	\$1, 278 10, 478 13, 896 11, 736 13, 328 15, 038 17, 830	\$291 1, 926 2, 497 3, 421 4, 114	\$4, 062 4, 401 4, 604 4, 952 5, 810 6, 170 6, 108 7, 344	3, 684 3, 405 3, 553 3, 960 4, 352 4, 120	4, 615 6, 357	\$131 2, 132 393, 786 435, 065 534, 589 358, 858 350, 352 80, 560	518, 700 344, 321 344, 084	\$5, 767 15, 889 14, 537 6, 268 917
1943 April	75, 837 76, 111 75, 630 76, 497 75, 924	69, 454 69, 288 69, 702 69, 511 70, 475 71, 376 71, 912		10, 432 10, 447 10, 565 10, 602 10, 609		27, 456 27, 820 27, 307 27, 393 27, 716 28, 204	4, 615 4 735; 4, 770 4, 824 4, 912 5, 056 5, 174 5, 284 5, 422	140 139 143 143 148 142 146 142	9, 549 9, 480 9, 309 9, 427 9, 845 10, 200 10, 244	1, 635 1, 665 1, 398 1, 418 1, 416 1, 434 1, 433 1, 442 1, 468	565 513 517 470 483 465 437	629 578 565 644 625 419	367 395 367 342 339 341 329	817 886 1, 544 957 915	7, 461 6, 436 5, 978 5, 595 5, 234 4, 477 3, 591 3, 582 4, 316	7, 355 6, 382 5, 938 5, 565 5, 191 4, 433 3, 546 3, 540 4, 274	54 41 31 43 44 44 42
January February March April		78, 783 79, 768	9, 138 9, 313	10, 665	6, 356 6, 402	31, 886	5, 763 5, 944	147 148	11,638	1, 725 1, 936	531 487	587 688	13 348	1, 689 2, 203	6, 224 7, 423	6, 156 7, 344	67

¹ Data represent payments to individuals and exclude cost of administration. Payments under Social Security and Railroad Retirement Acts (including retroactive payments) and payments under Railroad Unemployment Insurance Act are amounts certified; payments under Civil Service Commission and Veterans Administration are disbursements minus cancelations; State unemployment insurance payments are checks issued by State agencies. Totals are sums of unrounded figures, therefore may differ slightly from sums of rounded figures.

² Old-age retirement benefits under all acts, disability retirement benefits under Railroad Retirement and Civil Service Retirement Acts, and disability payments to veterans.

Railroad Retirement and Civil Service Retirement Acts, and disability payments to veterans.

Represents primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

Amounts certified, minus cancelations. Monthly payments to survivors include annuities to widows under joint and survivor elections and 12-month death-benefit annuities to widows and next of kin.

Represents principally payments from civil-service retirement and disability fund but includes also payments from Canal Zone retirement and disability fund and Alaska Railroad retirement and disability fund administered by Civil

Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors and payments made under joint and survivor elections. Data for calendar years 1936-39 estimated on basis of fiscal-year data.

§ Veterans' pensions and compensation payments.

† Represents widow's, widow's current, parent's, and child's benefits. Partly estimated.

§ Payments to widows payants and children of decoupled.

estimated.

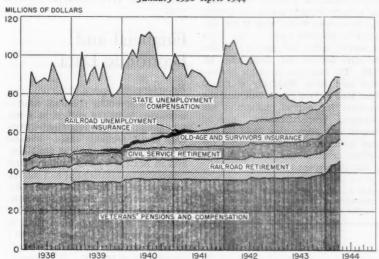
§ Payments to widows, parents, and children of deceased veterans.

§ Represents survivor payments with respect to deaths of covered workers under both the 1935 and 1939 acts, and, for the period January 1937—August 1939, payments to covered workers at age 65 totaling \$9.9 million, which are not survivor Payments for burial of deceased veterans

¹¹ Annual figures adjusted for voided benefit checks; monthly figures unad-

Justeet. 11 1941, 1942, and 1943 annual figures adjusted for underpayments and recoveries of overpayments; monthly figures unadjusted.
12 Preliminary estimate.

Chart 1 .- Payments under selected social insurance and related programs, January 1938-April 1944



Approximately 1.4 million individuals received monthly retirement or disability payments under the four

programs; 716,000 survivors received monthly benefits and 19,000, lumpsum payments. Unemployment com-

pensation was paid to approximately 84,000 persons. The 824,000 monthly beneficiaries of the social security program represent 514,000 families. The 242,000 beneficiaries receiving monthly retirement, disability, or survivor payments under the railroad and civil-service retirement programs equal approximately the number of families receiving benefits, since these programs do not provide supplementary payments for wives and children of retired or disabled workers and since monthly benefits are not paid to more than one survivor per deceased annuitant. The 1.1 million monthly beneficiaries under the veterans' program represent at least 1.0 million families.

Change in Payments to Veterans of World War I and World War II and Their Survivors

Through the enactment of two laws on May 27, veterans of World War II

Table 3.—Individuals receiving payments under selected social insurance and related programs, by month, April 1943-April 1944 [In thousands; data corrected to June 8, 1944]

*				Retiren	nent, disab	ulity, and	survivor be	neficiaries					Unemplo: surance b	yment in- eneficiaries
	Monthly	retirement ficis	and disabi ries	lity bene-			Survivo	r beneficia:	rles			Employ- ees receiv- ing		
Year and month		Dalland	Cini			Monthly			Lump	sum 8		refunds on leaving Federal	State un- employ- ment	Railroad Unem- ployment
	Security mont Commis A	Veterans Adminis- tration 4	Social Security Act ³	Railroad Retire- ment Act *	Veterans Adminis- tration 7	Social Security Act	Railroad Retire- ment Act	Civil Service Commis- sion	Veterans Adminis- tration	civil service 9	compen- sation laws 10	Insur- ance Act 11		
1943														
April May June June July August September October November December	375. 1 380. 6 383. 9 390. 7 393. 9 397. 3 401. 3 405. 9 411. 4	155. 6 155. 6 156. 0 156. 3 157. 1 157. 7 158. 1 158. 6 159. 0	74. 0 74. 4 74. 8 74. 7 75. 1 75. 5 76. 0 76. 6 76. 8	620. 8 621. 9 623. 0 624. 8 627. 0 629. 1 633. 7 640. 1 648. 6	288. 2 297. 2 302. 9 307. 0 312. 4 321. 5 329. 5 336. 9 344. 6	3.9 3.9 4.0 4.1 4.1 4.1 4.1	312. 2 313. 4 314. 8 313. 1 313. 9 315. 6 318. 4 320. 5 322. 7	11.8 11.9 10.0 10.2 10.2 10.2 10.1 10.2	1. 4 1. 6 1. 4 1. 3 1. 3 1. 2 1. 2	1.0 .9 .9 .9 .8 1.0 1.3 .8	4. 1 3. 8 3. 8 3. 7 3. 2 3. 5 3. 4 3. 4 3. 3	13. 1 13. 0 12. 2 20. 9 22. 3 27. 5 17. 3 18. 4 25. 6	131. 3 119. 5 100. 3 90. 6 88. 8 74. 6 60. 7 56. 4 64. 4	1.9 1.0 .7 .5 .7 .7 .7 .7
1944 January February March April	419. 3 427. 9 436. 0 442. 2	158. 9 159. 2 159. 3 159. 5	77. 5 77. 5 77. 9 78. 5	663. 1 687. 5 724. 6 759. 2	352. 8 363. 1 373. 4 382. 1	4.1 4.2 4.2 4.2	323. 4 325. 1 327. 0 329. 3	11. 2 12. 2 13. 7 12. 3	1.0 1.3 1.3 1.4	1.0 1.0 1.0 1.0	3. 3 3. 5 4. 0 4. 1	29. 8 26. 9 43. 7 48. 3	84. 0 104. 0 112. 0 83. 3	1.3 1.2 1.3 .8

1 Primary beneficiaries and their wives and children for whom benefits were

Annuitants and pensioners on roll as of 20th of month; includes disability

annuitants.

3 See table 2, footnote 5. Includes persons receiving survivor benefits under joint and survivor elections. Figures not adjusted for suspension of annuities of persons reemployed under National Defense Acts of June 28, 1940, and Jan. 24,

1942.

4 Veterans receiving pensions and compensation.

5 Widows, parents, and children for whom benefits were certified.

6 Widows receiving survivor benefits under joint and survivor elections and next of kin receiving death-benefit annuities for 12 months; number on roll as of 20th of month. Widows receiving both survivor and death-benefit annuities are counted twice, but 2 or more individuals sharing 1 death-benefit annuity are counted as 1.

7 Widows, parents, and children of deceased veterans on whose account pay-

⁷ Widows, parents, and children of deceased veterans on whose account payments were made during month.
⁸ For Social Security Act, deceased wage earners whose survivors received payments under either the 1935 or 1939 act; for Railroad Retirement Act, deceased wage earners whose survivors received payments certified in month ended on 20th calendar day; for Civil Service Commission, employees who died before retirement age and annutiants with unexpended balances whose survivors received payments; for Veterans Administration, survivors or other persons entitled to reimbursement for expenditures in connection with burial of deceased veterans.
⁹ See table 2, footnote 5 for programs covered.
¹⁰ Represents average weekly number of benefit recipients.
¹¹ Represents average number of persons receiving benefits for unemployment in a 14-day registration period.

in a 14-day registration period.

are assured of compensation for permanent-total disabilities of nonservice-connected origin, and benefits are provided for widows and children of such veterans who die of a disability not shown to be due to service, if the veteran, at time of death, had a service-connected disability of any degree. Both these types of pensions were already available to veterans of World War I or their survivors. The new laws increase the rate of pensions for all beneficiaries in recognition of the rise in living costs. Public Law No. 10, approved March 17, 1943, had previously provided hospitalization, domiciliary care, and burial benefits for veterans of World War II who had service or non-service-connected injuries or diseases.

Public Law No. 313 increases the monthly pension payable for permanent-total disabilities of non-serviceconnected origin from \$40 to \$50, or to \$60 for a veteran who is rated permanently and totally disabled if he has been receiving such a pension for a continuous period of 10 years or has reached age 65. The pension is not payable if the disability resulted from misconduct, nor is it payable to any unmarried veteran whose annual income exceeds \$1,000 or to any married veteran or any veteran with minor children whose annual income exceeds \$2,500.

Public Law No. 312 extends benefits to the widows and children of World War II veterans who have a service-connected disability but whose death is not due to service-connected causes, and at the same time increases the rates of such benefits. The new rates are lower than the rates for widows and children of veterans of both wars whose deaths resulted from wartime service-connected disability (table 4).

The survivor payments remain subject to the restrictions imposed by the earlier legislation for survivors of World War I veterans whose deaths are from non-service-connected causes. The maximum monthly payment to a family is \$64, and benefits are not payable to a widow without a child or to a child whose annual income exceeds \$1,000, or to a widow with a child or children whose annual income exceeds \$2,500.

Public Law No. 312 also increases by 15 percent the monthly rate of compensation or pension payable to

veterans of World Wars I and II for service-incurred disabilities, including persons injured before the United States entered World War II but entitled to wartime rates on the basis of service after the passage of the Selective Service Act, September 16, 1940. The basic payment for permanent and total disability is raised from \$100 to \$115 per month, and the amounts for partial disabilities are increased proportionately. Special awards and allowances fixed by law such as an additional allowance for a nurse or attendant are not subject to this 15-percent increase.

Table 4.—Rate of monthly payments to survivors of veterans with service-connected disabilities, World Wars I and II

	shown due to	to be	Death due to war- time
Survivor	Pre- vious rates (Public 198, 76th Cong.)	Present rates (Public 312, 78th Cong.)	service- con- nected disa- bility (Public 144, 78th Cong.)
Widow but no child Widow with 1 child Each additional child. One child. no widow.	\$30 38 4 15	\$35 45 5 18	\$50 65 13 25
Two children, no widow (equally divided) Three children, no widow	22	27	38
(equally divided) Each additional child.	30 3	36 4	48 10

It is obviously impossible to predict the future cost of these extensions of benefits. Most of the immediate increase in payments will go to veterans of World War I and their survivors. It is estimated that the increase in rates under Public Law No. 312. effective June 1, will amount to \$24.8 million during the first year. Of this amount, \$22.3 million will be the cost of the 15-percent increase for approximately 329 000 veterans with serviceconnected disabilities, and \$2.5 million will be paid in increased benefits to widows and children of 33,500 veterans.

On June 30, 1943, 85,000 veterans of World War I were receiving payments amounting to \$36.5 million annually for permanent and total disabilties of non-service-connected origin. It is this group—which is steadily increasing because of advancing age and the hazards of disease and injury in civilian life—that will benefit immediately under Pub-

lic Law No. 313 through an increase estimated at \$12.8 milion for the first year.

Financial and Economic Data

Receipts

Federal revenues from all sources amounted to \$3,119 million in April, 1.2 percent of which represented Federal social security taxes. Federal insurance contributions of \$35.1 million in April were \$1.3 million above collections in January but \$8.3 million below those in April 1943 (table 5). Collections during the first 10 months of the fiscal year amounted to \$977.6 million, \$114.5 million more than in the same period of 1942-43 and \$289.5 million more than in the corresponding months of 1941-42. State unemployment contributions of \$150.2 million were \$21.5 million more than in January. Federal unemployment tax collections, on the other hand, were smaller than in January, when many employers paid their entire tax on 1943 pay rolls; April collections consisted largely of quarterly installments.

Taxes collected under each of the selected social insurance programs shown in table 6 were larger in the first 10 months of 1943-44 than in the same period of the preceding fiscal year. Total receipts in the period amounted to \$2,574 million, \$298 million more than the comparable total for 1942-43. About \$1,340 million or 52 percent of this amount was included in gross receipts of the general and special accounts of the Treasury. The remaining 48 percent consisted of State unemployment contributions and the nine-tenths of the railroad unemployment insurance contributions which is credited to the railroad account in the unemployment trust fund.

In the collection districts of 32 States the amount collected in Federal insurance contributions during January-March 1944 was greater than in the first quarter of 1943 (table 8). Under the Federal Unemployment Tax Act, January-March receipts exceeded last year's totals for the first quarter in all but five collection districts.

General business indexes declined during April; the Federal Reserve Board's adjusted index of industrial production and the index of factory employment both declined about 2 points. Metal and metal-products output accounted for most of the decrease in industrial production, although there was also some decline in production in the machinery and transportation-equipment industries producing munitions. Food production increased seasonally, and output of farm machinery increased substantially. The production of fuel increased; the output of anthracite rose 6 points. Department-store sales declined more than seasonally.

The cost of living, as measured by the Bureau of Labor Statistics index, rose 0.7 points from March to April, reflecting primarily higher prices for food and home furnishings and increased excise taxes effective April 1.

Expenditures

Federal expenditures under the Social Security Act and the Railroad Retirement Board (including net appropriations to the old-age and survivors insurance trust fund and transfers to the railroad retirement account) amounted to \$120 million in April (table 5), 1.5 percent of total Federal expenditures during the month. A year earlier the ratio was 1.8 percent.

Federal expenditures of \$53 million in April for grants to States and administrative expenses under the Social Security Act brought the total for these items during the first 10 months of the current fiscal year to \$444 million, \$8.7 million less than in the corresponding period of 1942-43 (table 7).

Administrative expenses for the July-April period were 3.9 percent

Table 5.—Social security and total Federal receipts, expenditures, and public debt, by specified period, 1936-44

								[In n	nillion s]									
				G	eneral aı	nd speci	al accour	nts							Publi	ie debt		
	Receipts	of Fede	eral Gov	ernment	Ex	penditu	res 4 of F	ederal G	overnm	ent								
						cial S	the So- ecurity	Rail	r the road ement ard			Trust ac- counts,			Old-			
Period	Total 1	Social secu- rity taxes?	Rail- road retire- ment and unem- ploy- ment taxes ²	All	Total 1	Ad- minis- trative expen- ses and grants to States	old-age	Ad- minis- trative expen- ses	Transfers to rail-road retirement ac-count	All	Excess receipts (+) or expend- itures (-)	etc.,* excess receipts (+) or expend- itures (-)	Change in gen- eral fund balance	Total	age and survi- vors insur- ance trust fund	Unemploy- ment trust fund	Rail- road retire- ment ac- count	Allother
Fiscal year: 1936-37 1937-38 1938-39 1939-40 1940-41 1941-42 1942-43 10 months	\$5, 294 6, 242 5, 668 5, 925 8, 269 13, 668 23, 385	\$252 604 631 712 788 1,016 1,289	(7) \$150 109 126 144 178 219	\$5, 042 5, 488 4, 928 5, 087 7, 337 12, 474 21, 877	\$8, 442 7, 626 9, 210 9, 537 13, 372 33, 265 79, 282	\$183 291 342 379 447 501 504	\$265 387 503 539 661 869 1, 103	\$1 3 3 8 7 10 8	\$146 107 121 124 141 215	\$7, 993 6, 799 8, 255 8, 490 12, 133 31, 744 77, 452	-\$3, 149 -1, 384 -3, 542 -3, 612 -5, 103 -19, 598 -55, 897	+\$374 +306 +890 +137 -148 -3, 506 -1, 861	-\$128 -338 +622 -947 +742 +358 +6, 515	\$36, 425 37, 165 40, 440 42, 968 48, 961 72, 422 136, 696	\$267 662 1, 177 1, 738 2, 381 3, 202 4, 237	\$312 872 1. 267 1, 710 2. 273 3, 139 4, 367	\$66 67 79 74 92 178	\$35, 846 35, 565 37, 929 39, 441 44, 233 65, 989 127, 914
ended: April 1942 April 1943 April 1944	10, 410 17, 074 35, 904	798 1,007 1,142	132 162 197	9, 480 15, 905 34, 565	24, 580 63, 258 77, 779	437 453 444	666 841 952	9 7 5	141 215 263	23, 327 61, 742 76, 115	-14, 169 -46, 184 -41, 875	-1, 613 -1, 616 -3, 623	+218 +9,626 +2,773	64, 961 129, 849 184, 967	2, 913 3, 880 5, 012	2, 914 4, 016 5, 494	112 200 334	59, 022 121, 753 174, 127
April	1,742 4,569 2,048 3,005 5,448 2,069	47 276 6 47 295 4 45 284 5	51 1 15 49 1 8	1, 505 1, 460 4, 512 2, 900 2, 695 5, 395 2, 023 2, 078 5, 676	7, 507 7, 697 8, 327 7, 153 7, 901 7, 535 7, 495 8, 110 7, 453	58 52 32 57 40	(7)	(T)	35 161 34	7, 371 7, 398 8, 311 6, 893 7, 565 7, 503 7, 365 7, 799 7, 427	-5, 952 -5, 955 -3, 758 -5, 105 -4, 896 -2, 087 -5, 426 -5, 740 -1, 716	+48 -39 -206 -635 +131 -410 -132 +290 -667	+8, 438 +70 -3, 180 -912 -2, 231 +11, 794 +1, 139 -4, 338 -2, 664	129, 849 135, 913 136, 696 141, 524 144, 059 158, 349 165, 047 166, 158 165, 877	3, 880 3, 880 4, 237 4, 224 4, 224 4, 499 4, 499 4, 779	4, 016 4, 285 4, 367 4, 405 4, 708 4, 740 4, 768 5, 056 5, 095	200 189 178 332 321 310 332 321 310	121, 753 127, 559 127, 914 132, 563 134, 806 148, 800 155, 448 156, 282 155, 693
January February March April	2.754 6.576	8	61	2, 730 2, 381 6, 507 3, 081	7, 602 8, 112 8, 528 7, 890	33	250	(7)	34	7, 478 7, 829 8, 491 7, 771	-4,823 -5,359 -1,952 -4,772	-14 -173 -2, 205 +193	-55 +6,916 -2,549 -4,327	170, 659 183, 107 184, 715 184, 967	4, 768 4, 868 5, 012 5, 012	5, 166 5, 427 5, 466 5, 494	333 322 311 334	160, 392 172, 490 173, 926 174, 127

¹ Beginning July 1940, Treasury reports of net receipts and expenditures of general and special accounts exclude appropriations to old-age and survivors insurance trust fund minus reimbursements to Treasury for administrative expenses; such net appropriations are included in this table for comparison with previous periods.

1 Represents collections under Federal Insurance Contributions Act and Federal Unemployment Tax Act.

2 Represents total collections under Carriers Taxing Act and 10 percent of collections under Railroad Unemployment Insurance Act (see table 6, footnote 5).

4 Checks cashed and returned to Treasury. Excludes public-debt retirement.

5 Includes administrative expenses under Wagner-Peyser Act for employment service administration, July 1940-December 1941, but excludes grants to States

n

d r

d e

under that act; the latter are included in "all other." From Jan. 1 through Nov. 30, 1942, includes Federal expenditures for operation of employment services in the States. Excludes administrative expenses incurred by Treasury prior to July 1940 in administration of title II of Social Security Act and Federal Insurance Contributions Act. Also excludes funds for disease and sanitation investigations of Public Health Services.

Includes all trust accounts, increment resulting from reduction in weight of gold dollar, expenditures chargeable against increment on gold (other than retirement of national bank notes), and receipts from seignlorage.
Less than \$500,000.

Source: Daily Statement of the U. S. Treasury.

lower than in the same period of 1942-43. Grants were larger for oldage assistance, aid to the blind, public health work, and maternal and child health services, but smaller for the other grant-in-aid programs. The First Deficiency Appropriation Act, approved April 1, provided additional appropriations for administration for the current fiscal year-\$550,900 for the Social Security Board and \$57,200 for the Children's Bureau-and an additional appropriation of \$11,350,000 to the Board for grants to States for old-age assistance

Total Federal expenditures in April amounted to \$7.9 billion, 5 percent more than in April 1943. Expenditures exceeded receipts by about \$5 billion in April and \$42 billion for the first 10 months of the current fiscal year. The public debt rose \$252 million in April, and the general fund balance declined \$4.3 billion.

As of April 29, the combined investments of the old-age and survivors insurance trust fund and the unemployment trust fund amounted to \$10.5 billion. The two funds held 5.7 percent of the interest-bearing public debt of the United States Government as compared with 6.1 percent at the end of April 1943. The computed average rate of interest on the total interest-bearing debt increased slightly, from 1.945 at the end of March to 1.948 percent at the end of

April. Special obligations issued to the trust funds in May continued to bear an interest rate of 1% percent.

Status of Trust Accounts

Old-age and survivors insurance trust fund.-Assets of the old-age and survivors insurance trust fund increased \$15.2 million in April, raising the total to \$5,073 million (table 9). Appropriations to the trust fund, which equal Federal insurance contributions collected, amounted to \$35.1 million during the month, and to \$977.6 million for the first 10 months of the fiscal year. The customary onethird of the quarterly reimbursement for administrative expenses was deducted from the total assets of the

Table 6.—Social insurance taxes under selected programs, by specified period, 1936-44

IT:	n f	h	011	10	0.	n	a	c

		ge and insurance	Unemployment insurance					
Period	Federal insurance contri- butions ¹	Taxes on carriers and their employ- ees 2	State unem- ploy- ment contri- butions 3	ploy- nent ploy- nent ment				
Cumulative through April 1944Fiscal year:	\$5,538,107	\$1,085,203	\$7,047,901	* \$896, 798	\$390, 488			
1936–37 1937–38 1938–39	194, 346 514, 406 530, 358	345 150, 132 109, 257	(7) (7) 803, 007	6 57, 751 6 90, 104 100, 869				
1939-40 1940-41 1941-42	604, 694 690, 555 895, 619	120, 967 136, 942 170, 012	853, 955 888, 450 1, 093, 901	107, 523 97, 677 119, 944	49, 167 68, 162 84, 738			
1942–43 10 months ended: April 1942 April 1943	1, 130, 495 688, 132 863, 158	208, 795 125, 963 154, 280	944, 199 1, 038, 586	158, 361 109, 691 143, 586	62, 206 76, 376			
April 1944	977, 634	188, 754	1, 156, 922	164, 570	85, 71			
April May June July	264, 568 2, 769	2, 971 5, 897 48, 618 1, 119	147, 548 168, 030 8, 585 146, 939	3, 260 11, 653 3, 121 3, 226	9- 470 25, 86- 60			
August September October	286, 625 3, 018 41, 542	15, 027 46, 175 1, 091	197, 513 4, 787 136, 021	8, 051 1, 063 3, 031	1, 310 24, 863 1, 35			
November	273, 587 3, 671	8, 206 52, 914	196, 735 9, 273	10, 478 1, 145	1, 52 27, 06			
January	252, 219	1, 231 4, 055 58, 581 354	128, 723 175, 358 11, 385 150, 189	14, 222 116, 529 3, 559 3, 265	21 75 28, 47			

1 Tax effective Jan. 1, 1937, payable by employers and employees

² Federal tax effective Mar. 1, 1936, payable by carriers and employees

3 Represents contributions plus penalties and interest collected from employers and contributions from employees, deposited in State clearing accounts Data include contributions based on wages from railroad industry prior July 1, 1939. Data reported by State agencies, corrected to May 22, 1944.

⁴ Tax effective Jan. 1, 1936, payable by employers only. Amounts paid into State unemployment funds not included.

*Tax effective July 1, 1939, payable by employers only. Amounts differ from figures in table 5, which represent only the 10 percent deposited in general and special accounts of Treasury.

Includes \$40,561,886 subsequently refunded to States which did not collect taxes on 1936 pay rolls and in which employers paid full tax to the Federal Government.

7 Not available.

Source: Daily Statement of the U.S. Treasury, unless otherwise noted.

Table 7.—Federal appropriations and expenditures for adminis-trative expenses and grants to States under the Social Security Act, by specified period, 1942-44!

ffn	42.	 	- 3	1

	Fiscal yea	ar 1942-43	Fiscal year 1943-44			
. Item	Approditures priations should have a constant and the con		Expen- ditures through April ³			
Total	\$544, 688	\$452, 524	\$493, 996	\$443, 796		
Administrative expenses	27, 128	27, 406	26, 118	26, 343		
Federal Security Agency, Social Security Board 4. Department of Labor, Chil-	26, 642	21, 114	25, 451	19, 745		
dren's Bureau	376	298	417	346		
Bureau of the Census Department of the Treasury 8	(6)	354 5, 640	250 (6)	210 6, 042		
Grants to States	517, 560	425, 118	467, 878	417, 453		
Federal Security Agency	506, 360	415, 842	456, 678	408, 302		
Social Security Board	495, 360	405, 525	445, 678	397, 710		
Old-age assistance Aid to dependent chil-	329, 000	282, 008	336, 350	304, 198		
drenAid to the blindUnemployment com-	78, 000 8, 710	61, 304 7, 554	65, 000 9, 000	48, 845 8, 742		
pensation adminis- tration	79, 650	7 54, 659	35, 328	35, 925		
Public health work Department of Labor, Chil-	11,000	10, 317	11,000	10, 592		
dren's Bureau	11, 200	9, 275	11, 200	9, 151		
Maternal and child health services Services for crippled chil-	5, 820	4, 599	5, 820	4, 988		
drenChild welfare services	3, 870 1, 510	3, 158 1, 519	3, 870 1, 510	2, 989 1, 174		

¹ Excludes some funds appropriated and expended under the Social Security Act, because they are not separated from other Federal funds for similar pur-

poses.

Excludes unexpended balance of appropriations for previous fiscal year. Includes for 1943-44, additional appropriations provided in First Deficiency Appropriation Act, 1944, approved Apr. 1, 1944.

Based on checks cashed and returned to Treasury. Includes expenditures from reappropriated balance of appropriations for previous fiscal year.

Includes amounts expended by Treasury in administration of title II of the act, reimbursed to general fund of Treasury.

Represents amounts expended by Treasury in administration of title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed to general fund of the Treasury.

Not available.

Through Nov. 30, 1942, includes Federal expenditures for operation of employment services in the States.

ployment services in the States.

Source: Various Federal appropriation acts (appropriations); Daily Statement of the $U.\ S.\ Treasury$ (expenditures).

fund in April in advance of its actual repayment to the Treasury at the end of the quarter. The April deduction of \$3.4 million indicated that the total reimbursement during the quarter would be approximately \$10.3 million, 71 percent more than in the preceding quarter. Benefit payments (checks cashed) during April fell off \$121,000 from March, the first decline since July 1943.

No transactions in Government

Table 8.—Federal insurance contributions and Federal unemployment taxes, by internal revenue collection district, for the third quarter of fiscal year 1943-44 and 1943-44 through March [In thousands]

	Third qua	rter, fiscal ye	ear 1943-44	Fiscal year 1943-44 through March				
Internal revenue collection district in—	Total	Insurance contribu- tions 2	Unemploy- ment taxes 3	Total	Insurance contribu- tions 2	Unemploy ment taxes 3		
Total	\$424, 780. 8	\$290, 471. 3	\$134, 309. 5	\$1, 103, 804.2	\$942, 499. 2	\$161, 305.		
Alatriztri	4, 379. 5 756. 1 1, 284. 8 37, 768. 3 2, 042. 2 10, 104. 6 3, 900. 6 3, 552. 4 4, 639. 2 958. 9	2, 965. 6 507. 1 862. 3 25, 509. 8 1, 471. 0 6, 391. 3 2, 603. 3 2, 386. 7 3, 187. 5 586. 8	1, 413. 9 249. 1 422. 5 12, 258. 5 571. 2 3, 713. 3 1, 297. 3 1, 165. 6 1, 451. 7 372. 2	10, 693. 6 1, 898. 9 3, 034. 1 96, 467. 6 4, 985. 6 26, 586. 5 10, 449. 7 8, 933. 1 11, 572. 3 2, 449. 1	9, 053. 2 1, 610. 4 2, 556. 2 82, 940. 6 4, 284. 5 22, 426. 3 8, 775. 1 7, 609. 4 9, 845. 8 2, 060. 5	1, 640. 288. 477. 13, 527. 701. 4, 160. 1, 674. 1, 323. 1, 726. 388.		
daho. II. (2 districts) nd owa Kans Ky A Maine Md. (Including Dist. of Col.) Mass	772. 4 34, 127. 4 8, 207. 6 3, 170. 3 2, 781. 4 3, 049. 7 3, 920. 7 2, 177. 1 7, 533. 2 17, 286. 3	516. 4 23, 927. 5 5, 401. 7 2, 360. 5 1, 830. 3 2, 000. 1 2, 662. 5 1, 360. 7 4, 824. 8 11, 543. 8	256. 0 10, 199. 9 2, 805. 8 809. 9 951. 1 1, 049. 7 1, 258. 2 816. 4 2, 708. 4 5, 742. 5	1, 923, 2 88, 422, 2 20, 464, 3 7, 808, 3 5, 041, 1 7, 314, 2 9, 510, 1 6, 007, 9 18, 763, 8 42, 996, 3	1, 638. 9 75, 324. 2 17, 262. 7 6, 849. 1 5, 789. 8 6, 135. 3 8, 083. 2 5, 104. 6 15, 692. 9 36, 704. 6	284, 13, 098, 3, 201, 959, -748, 1, 178, 1, 426, 903, 3, 071, 6, 291,		
Mich. Minn Miss Mo. (2 districts). Mont Nebr Nebr Nev N. H N. J. (2 districts). N. Mex	29, 397. 2 6, 126. 2 1, 142. 2 10, 394. 3 257. 7 1, 903. 0 266. 4 1, 041. 9 15, 671. 3 340. 3	20, 559. 5 4, 168. 8 781. 1 7, 081. 3 382. 2 1, 327. 5 192. 3 704. 5 10, 451. 7 245. 8	8, 837. 7 1, 957. 4 361. 1 3, 313. 0 145. 5 575. 5 74. 0 337. 4 5, 219. 7 94. 6	83, 700. 0 15, 332. 9 2, 743. 6 25, 617. 0 1, 316. 3 4, 777. 2 651. 7 2, 578. 5 41, 374. 5 833. 1	72, 220, 4 13, 086, 9 2, 322, 3 21, 647, 2 1, 148, 2 4, 112, 2 572, 9 2, 193, 6 35, 065, 2 724, 7	11, 479. 2, 246. 421. 3, 969. 168. 665. 78. 384. 6, 309.		
N. Y. (6 districts) N. C N. D N. Dak Ohio (4 districts) Okla Oreg Pa. (3 districts) R. 1. 8. C. 8. Dak	269. 1 27, 723. 2 3, 105. 3 4, 343. 1 39, 832. 9 3, 249. 8 2, 201. 9	55, 275. 0 4, 023. 6 205. 7 19, 033. 7 2, 170. 9 27, 138. 4 2, 025. 8 1, 473. 4 253. 2	22, 867. 7 1, 875. 0 63. 3 8, 689. 5 934. 4 1, 608. 1 12, 694. 5 1, 224. 0 728. 5 90. 4	7, 923. 8	178, 048, 9 12, 150, 6 576, 6 64, 324, 2 6, 823, 7 9, 378, 2 91, 648, 2 6, 627, 8 4, 477, 8 754, 9	30, 177. 2, 140. 76. 11, 009. 1, 211. 1, 706. 16, 279. 1, 296. 811. 99.		
Tenn Tex. (2 districts) Utah Vt. Va Wash. (including Alaska) W. Va. Wis. Wyo	1, 056. 5 622. 4 4, 355. 4 7, 317. 3	2, 743. 2 7, 337. 4 716. 4 412. 5 3, 055. 9 4, 986. 1 2, 082. 9 5, 804. 4 203. 3	1, 370. 6 3, 504. 6 340. 1 209. 9 1, 299. 5 2, 331. 2 1, 084. 9 2, 891. 1 73. 3	25, 889. 8 2, 559. 4 1, 582. 2 11, 122. 1 19, 180. 8 7, 680. 5 21, 549. 3	7, 992. 9 21, 945. 8 2, 190. 7 1, 333. 3 9, 468. 2 16, 480. 5 6, 390. 2 18, 281. 2 784. 1	1, 509. 3, 943. 368. 248. 1, 653. 2, 700. 1, 290. 3, 288. 88.		

¹ Data are based on warrants covered by the Book-keeping and Warrants Division of the Treasury Department and therefore differ slightly from tax receipts in tables 5 and 6 which are based on Daily Statement of the U. S. Treasury. Amounts listed in this table represent collections made in internal revenue collection districts in the respective States and covered into the Treasury. The amount

received by a particular district does not necessarily represent taxes paid with respect to employmen within the State in which that district is located. ² See table 6, footnote 1. ³ See table 6, footnote 4.

securities were made for the old-age and survivors insurance trust fund during April; investment holdings remained, at \$5,012 million, with an average interest rate of 2.218 percent. Contributions appropriated during the month and remaining after payment of current expenditures were added to the unexpended balance to the credit of the fund account.

Railroad retirement account .- Of the balance of \$34.7 million credited to the apropriation account at the beginning of April, \$22.5 million was invested in Treasury notes (table 10). An additional \$11.9 million was transferred to the credit of the disbursing officer. This amount together with interest of \$290,000 and the previous balance of \$12.5 million in the disbursing officer's account made available a total of \$24.7 million for current benefit obligations. On April 30, total assets of the account were \$347.3 million, of which \$333.5 million was invested in Treasury notes.

Unemployment trust fund.—Of the \$43.8 million deposited in the unemployment trust fund in April, \$71,000 represented deposits in the railroad unemployment insurance account and the balance, deposits to State accounts (table 11). For the first 10 months of the current fiscal year. trust fund receipts, including interest, totaled \$1.1 billion. Withdrawals from State accounts for benefit payments during April were \$6.6 million, \$348,000 less than in the preceding month and \$1.2 million below those in April 1943. Railroad unemployment insurance benefits of \$67,000 were \$5,000 less than in March and \$50,000 less than in April 1943.

An additional \$28 million of 1%percent special certificates of indebtedness, maturing June 30, 1944, was acquired by the unemployment trust fund during April. There were no redemptions. Investments held by the fund at the end of the month totaled \$5,494 million and bore an average rate of interest of 1.888 percent, as compared with 2.221 percent at the end of April 1943.

Source: Treasury Department, Office of the Commissioner of Accounts and Deposits.

Table 9.-Status of the old-age and survivors insurance trust fund, by specified period, 1936-44

[In thousands]

	Receipts		Expen	ditures	Assets					
Period	Transfers and appropria- tions to trust fund ¹	Interest received ³	Benefit payments 3	Reimburse- ment for administra- tive expenses	Net total of Treasury notes and bonds acquired ⁴	Cash with disbursing officer at end of period	Credit of fund account at end of period ⁸	Total assets at end of period		
Cumulative through April 1944Fiscal year:	\$5, 396, 889	\$304, 831	\$509, 355	\$119, 145	\$5,011,870	\$23,977	\$37, 374	\$5,073,22		
1936-37		2, 262	27		267, 100	73	62	267, 23		
1937–38. 1938–39.		15, 412 26, 951	5, 404 13, 892		395, 200 514, 900	1, 931 3, 036	113, 012	777, 24 1, 180, 30		
1939-40	550,000	42, 489	15, 805	12, 288	560, 900	6, 098	500	1, 744, 69		
1940-41	688, 141	55, 958	64, 342	26, 840	642, 500	10, 778	6, 238	2, 397, 6		
1941-42		71,007	110, 281	26, 766	821,034	20, 384	5, 176	3, 227, 19		
1942-43	1, 130, 495	87, 403	149, 304	27, 492	1,035,200	24, 495	6,966	4, 268, 29		
10 months ended:										
April 1942	688, 132	1,628	88, 750	22, 027	532, 734	16, 930	46, 333	2, 976, 59		
April 1943		3, 496 3, 349	121, 674 150, 300	22, 360 25, 758	678, 400 775, 036	24, 238 23, 977	45, 543 37, 374	3, 949, 81 5, 073, 21		
April 1911	877,004	0,020	100, 300	20,100	110,000	20, 911	31,314	0,070,2		
1943										
April	43, 407	306	13, 547	2, 566	-13,000	24, 238	45, 543	3, 949, 8		
May			13, 721	2, 566		24, 509	293, 552	4, 198, 0		
June July	2,769 43,584	83, 907	13, 909 13, 696	2, 566	356, 800	24, 495	6, 966	4, 268, 2		
August			13, 696	2, 823 2, 823	-13,000	23, 792 23, 845	47, 743 317, 554	4, 295, 3 4, 565, 2		
September	3, 018	554	14, 301	2, 823	275, 051	24, 468	28, 328	4, 551, 6		
October	41, 542	004	14, 549	2, 619	210,001		51, 260	4 576 0		
November	273, 587		14,748	2, 619		27, 152	306, 237	4, 576, 0 4, 832, 2		
December	3, 671	2, 122	14, 990	2, 619	279, 949	29, 097	12, 527	4, 820, 4		
1944										
January	33, 849	110	15, 275	2,002	-11,000	30, 816	38, 490	4, 837, 1		
February		110	15, 693	2,002	100,036	31, 114	172, 679	5, 071, 6		
March	4, 404	554	16, 615	2,002	144,000	28, 479	17,655	5, 058, 0		
April	35, 136		16, 494	3, 424		23, 977	37, 374	5, 073, 2		

¹ Beginning July 1940, trust fund appropriations equal taxes collected under Federal Insurance Contributions Act. ² Interest on investments held is credited annually in June; on investments redeemed, in month of redemption.

Based on checks cashed and returned to Treasury.
4 Minus figures represent net total of notes redeemed; includes accrued interest.
8 Prior to July 1940, includes balance of appropriation available for transfer.
Source: Daily Statement of the U. S. Treasury.

Table 10.—Status of the railroad retirement account, by specified period, 1938-44

In thousands

In anorganical										
		Receipts		Transfors		Assets at end of period				
Period	Period Amount appropriated Total Total Transfers appropriate Total Total Special trust fund Total Total	bursing	Total							
Cumulative through April 1944Fiscal year:	1	\$18, 788	\$1, 135, 659	\$1, 116, 871	\$788, 401	\$333, 500	\$341	\$13, 417	\$347, 25	
Through June 1938. 1938-39. 1939-40. 1940-41. 1941-42.	118, 250 120, 150 113, 600 140, 850 214, 801	2, 202 2, 283 2, 534 3, 143 5, 777	120, 452 122, 433 116, 134 143, 993 220, 578	107, 094 120, 650 124, 350 140, 850 214, 801	105, 774 113, 099 121, 174 126, 244 130, 465	67, 200 79, 400 74, 000 91, 500 178, 000	13, 206 10, 847 2, 503 1, 597 4, 120	1, 628 2, 334 1, 826 10, 530 11, 686 12, 776 13, 417	68, 06 82, 74 92, 07 87, 03 104, 78 194, 89 347, 25	
April May June July August	262, 720	4, 117 10 46	292 4, 117 262, 730 46	160, 720	11, 045 11, 076 11, 078 11, 077 11, 088 11, 283 11, 144	189, 000 178, 000 332, 000 321, 000	302 4, 120 102, 052 102, 049	12, 360 12, 552 12, 776 12, 495 12, 468 12, 427 12, 713 12, 672 12, 693	212, 60 201, 85 194, 89 446, 54 435, 51 424, 50 413, 32 402, 30 391, 36	
January February March			184 211 238 290	34, 000 34, 500	11, 147 11, 403	333, 000 322, 000 311, 000 333, 500	34, 700 34, 722 34, 748 341	12, 636 12, 678 12, 486 13, 417	380, 33 369, 40 358, 23 347, 25	

Based on checks cashed and returned to Treasury.
 Represents balances in appropriation and trust fund accounts, including net credit from adjustments such as cancelations and repayments.
 Appropriation reduced by transfer of \$9 million in October 1940 to prior-

service account for collection of service and compensation data of railroad workers prior to 1937.

Source: Daily Statement of the U. S. Treasury.

Table 11.—Status of the unemployment trust fund, by specified period, 1936-441

[In thousands]

	Total assets Treasury				State a	ecounts		Railroad unemployment insurance account				
Period	at end of period	certificates and bonds acquired 3	balance at end of period	Deposits	Interest	With- drawals ³	Balance at end of period	Deposits	Interest	Benefit payments \$43,768	Balance at end of period 3 4	
Cumulative through April 1944. Fiscal year:	\$5, 508, 478	\$5, 494, 000	\$14, 478	\$6, 986, 692	\$306, 916	\$2, 247, 065	\$5, 046, 543	\$351, 452	\$19, 268	\$43,768	\$461,938	
1936-37	312, 389	293, 386	94	291, 703	2, 737	1,000	312, 389					
1937-38 1938-39	884, 247 1, 280, 539	559, 705 395, 000	12, 247 13, 539	747, 660 811, 251	15, 172 26, 837	190, 975 441, 795	884, 247 1, 280, 539					
1939-40	1, 724, 862	443, 000	14, 862	859, 864	37, 524	484, 764	1, 693, 163	44, 249	202	14 552	31,699	
1940-41	2, 283, 658	563,000	10, 658	892, 023	45, 893	537, 343	2, 093, 736	61, 347	3,059	17, 784	189, 921	
1941-42	3, 150, 103	866,000	11, 103	1,095,991	61, 998	368, 070	2, 093, 736 2, 883, 654	76, 266	5, 424		266, 448	
1942-43	4, 372, 460	1, 228, 000	5, 460	1, 217, 686	75, 563	174, 334	4, 002, 560	92, 441	6, 861	1,834	369, 888	
10 months ended:	0.000 404	041 000	14 404	000 100	00 000	000 884	0 004 004	** ***				
April 1942	2, 928, 424 4, 027, 054	641,000 877,021	14, 424 11, 033	868, 176 928, 166	28, 880 34, 800	306, 571 162, 187	2, 684, 221 3, 684, 433	55, 989 68, 741	2, 526		244, 06	
April 1943	5, 508, 478	1,127,000	14, 478	1,051,657	41, 101	48, 784	5, 046, 543	77, 149	3, 174 3, 722		342, 621 461, 935	
1943												
April	4, 027, 054	24, 021	11,033	34, 839		7,780	3, 684, 433	86			342, 62	
May June	4, 298, 319	269,000	13, 299	276, 672		5, 758	3, 955, 347	423		71	342, 97	
June	4, 372, 460	81,979	5, 460	12,848	40, 763	6, 388	4, 002, 570	23, 278	3, 687	47	369, 89	
July	4, 411, 878	38, 000 303, 000	6, 878 11, 315	43, 628 299, 709			4, 041, 991 4, 336, 576	62			369, 88	
Sontombor	4, 746, 325	32,000	6, 325	8 855			4, 341, 249	1, 185 22, 377			382, 74 405, 07	
September	4, 779, 705	28, 000	11, 705	8, 855 35, 567		3, 366	4, 373, 450	1, 217	***********		406, 25	
November	5, 066, 953	288,000	10, 953	289, 375		3, 457	4, 659, 368	1,372			407, 58	
December	5, 146, 745	39,000	51, 745	14, 238	41, 101	3, 594	4, 711, 113		3, 722		435, 63	
1944												
January	5, 177, 412	71,000	11, 412	35, 787			4, 741, 639				435, 77	
March	5, 435, 081 5, 471, 327	261, 000 39, 000	8, 081 5, 327				4, 998, 707				436, 37	
April	5, 508, 478	28, 000	14, 478	43, 714			5,009,396				461, 93	
April	D, 508, 478	28,000	14, 478	43, 714		6, 567	5, 046, 543	71		67	461,	

¹ Beginning July 1939, contains separate book account for railroad unemployment insurance, in which are held moneys deposited by the Railroad Retirement Board and from which the Secretary of the Treasury makes benefit payments as certified by the Railroad Retirement Board. Contains also separate account for each State agency, in which are held all moneys deposited from State unemployment funds and from which State agencies withdraw amounts as required for benefit payments. Totals and balances derived from unrounded figures,

therefore may differ slightly from sums of rounded figures.

Includes accrued interest.

Includes transfers from State accounts to railroad unemployment insurance account amounting to \$165,901,000.

Includes transfers from railroad unemployment insurance administration fund amounting to \$29,082,667.

Source: Daily Statement of the U. S. Treasury.

Recent Publications in the Field of Social Security

Prices of publications, when known, are included as a service to the reader. If no price is given, the publication is not for sale or its cost was not known. All orders for publications must be sent direct to publishers or booksellers, not to the Social Security Board or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Social Security Board

U. S. SOCIAL SECURITY BOARD. Money Payments to Recipients of Old-Age Assistance, Aid to Dependent Children, and Aid to the Blind. Prepared by Bureau of Public Assistance in collaboration with Bureau of Accounts and Audits and Office of the General Counsel. Washington: Social Security Board, March 1944. 31 pp. Processed. (Bureau of Public Assistance Circular No. 17.) Limited free distribution.

A statement, designed chiefly for public assistance administrative agencies, of what constitutes "money payments" under the Social Security Act. Such payments are distinguished from aid in kind and from restricted cash payments, neither of which are costs for which Federal matching funds are available. A "workable basis for evaluating policy and practice in this area" is given in Part III, Applying the Money-Payment Principle. A legal interpretation of the term "money payments" as used in the act, prepared by A. Delafield Smith, assistant general counsel of the Federal Security Agency, is presented in the appendix.

War and Social Services

FUSS, FELICIA, Compiler. Rehabilitation of the Disabled Serviceman: A Selected Bibliography. New York: Russell Sage Foundation, March 1944. 8 pp. (Bulletin of the Russell Sage Foundation Library, No. 161.) 10 cents.

HOEY. JANE M. "Public Responsibility for Children in a World at War." Association Bulletin (Texas Social Welfare Association), Austin, March 1944, pp. 2-6.

HOWARD, DONALD S. "U. N. R. R. A.; A New Venture in International Relief and Welfare Services." Social Service Review, Chicago, Vol. 18. No. 1 (March 1944), pp. 1-11. \$1.25.

OWEN, A. D. K. "British Home Front." Survey Graphic, New York, Vol. 33, No. 5 (May 1944), pp. 245-247. 30 cents.

Wartime British progress in nutrition, medical care, child care, youth counseling, and similar fields.

PIGEON, HELEN D. Effect of War Conditions on Children and Adolescents in the City of Hartford, Connecticut. New Haven: Connecticut Child Welfare Association, Inc., 1943. 40 pp. Processed. 50 cents.

U. S. General Staff. Final Report,
 Japanese Evacuation From the
 West Coast, 1942. Washington:
 U. S. Government Printing Office,
 1943. 618 pp. \$3.25.

A factual report, extensively documented and with 150 photographs, on all stages of the evacuation of the Japanese to relocation centers, by Lt. Gen. J. L. DeWitt of the Western Defense Command and Fourth Army. Describes the work of Government agencies, including the Bureau of Public Assistance of the Social Security Board and the Public Health Service.

WICKENDEN, ELIZABETH. "Public Welfare: First Civilian Job of the United Nations." Public Welfare, Chicago, Vol. 2, No. 4 (April 1944), pp. 90-95. 50 cents.

An account of UNRRA, with emphasis on its welfare functions.

General

BLANCHARD, RALPH L. "The Beveridge Report and Workmen's Compensation." Michigan Labor and Industry, Lansing, Vol. 5, No. 4 (April 1944), pp. 3 ff.

Cole, G. D. H. The Beveridge Plan; Where Are We Now? Reprinted, with additions, from the New Statesman and Nation. London: New Statesman and Nation, 1943 (?). 16 pp.

A pamphlet briefly showing "what the Government has promised, and not promised, to do about the Beveridge Report."

The Consolidation of Brazilian Labor Laws; An English Translation. Rio de Janeiro: Imprensa Nacional, 1944. 236 pp.

The Consolidation—approved by Decree-Law No. 5,452 of May 1, 1943—has 10 titles, including provisions on general labor protection, special practices (for different occupational groups, women, and children), individual and collective labor contracts, union organization, and government organization and procedure (including the structure of the Ministry of Labor).

DE SCHWEINITZ, KARL. Education for Social Security. Washington, American Council on Education, 1944. 14 pp. Reprinted from the Educational Record, April 1944.

Sets forth "basic human qualities" needed; discusses the "areas of knowledge" which are important; and makes suggestions to colleges and universities for meeting the educational re-

quirements for adequate training of social security personnel.

FINLAY, A. M. Social Security in New Zealand; A Simple Guide for the People. Christchurch, Auckland, etc.: Whitcombe & Tombs Ltd., [1943]. 71 pp. 2s. 6d.

A clear explanation of benefits and contributions. Includes a short general historical and economic analysis, with comment on the Beveridge plan.

GROSS-BROWN, SIGFRIDO V. "Labor Legislation of Paraguay." Monthly Labor Review, Washington, Vol. 58, No. 4 (April 1944), pp. 796–803. 30 cents.

By the former Minister of Public Instruction.

International Labor Office. British Joint Production Machinery. Montreal: The Office, 1944. 273 pp. (Studies and Reports, Series A, No. 43.) \$1.25.

In 3 parts: National Consultation on Production and Labor Supply, which deals with the organization and workings of various ministries concerned with production; Regional and District Organization; and Joint Production Consultation at the Factory Level, giving detailed information on the joint production committees through which employers and workers make their contribution to planning greater wartime output. Based on studies made in Great Britain in 1943 by the author, Carol Riegelman.

LEBRUN, HARVEY. "Big and Little Issues in the Wagner Bill." Social Security, New York, Vol. 18, No. 1 (January-March 1944), pp. 3-7.

National Planning Association. Joint Statement on Social Security by the Agriculture, Business and Labor Committees on National Policy. Washington: The Association, April 1944. 45 pp. (Planning Pamphlet No. 33.) 25 cents.

Favors prompt adoption of a stronger social security system to cover more persons, pay better benefits for a longer period, and provide new programs, such as health and disability insurance. A foreword summarizes the conclusions and points out that-with a few limited departures summarized in footnotes-57 of the 59 members of the committees agreed on the recommendations. Specific programs are advocated for income maintenance (insurance and assistance payments and administration), special war measures (including payments by the Federal Government in case of unemployment), and essential public services (employment offices and health services). Financial estimates point to far lower costs

than some previously published opinions.

"Recruitment of Mexican Workers for Railroad Jobs." Monthly Review of the Railroad Retirement Board, Chicago, Vol. 5, No. 4 (May 1944), pp. 63-68. Processed.

WIERS, PAUL. Economic Factors in Michigan Delinquency. New York: Columbia University Press, 1944. 54 pp. \$1.00.

"An attempt to apply careful statistical methods to an analysis of the recorded juvenile delinquency cases reported by the courts of an entire state during two nonsuccessive periods of two years each, 1927–28, 1931–32." From a more detailed, unpublished study, the book presents findings on delinquency in relation to urbanization and industrialization, economic status, home conditions, and community conditions (nativity, race, educational facilities, infant mortality, and so forth).

Old-Age and Survivors Insurance

Brower, F. Beatrice. Trends in Company Pension Plans. New York: National Industrial Conference Board, Inc., 1944. 52 pp. (Studies in Personnel Policy No. 61.) Obtainable only on membership basis.

JONES, ROBERT C. The Railwaymen's Pension and Retirement Fund of Argentina. Washington: Pan American Union, Division of Labor and Social Information, 1944. 15 pp. Processed. 10 cents.

A systematic account of the provisions and development of Act 10,650, which in 1915 put into operation the Argentine Railwaymen's Pension and Retirement Fund. Shows its coverage, the past and present contribution rates, benefits, and loan and housing operations. Traces in some detail the growing financial difficulties encountered, and notes developments which may result in a unified social security system for Argentina.

Employment Security

California. Department of Employ-Ment. War Risk Contributions in California. Prepared by Research and Statistics Section. Sacramento, Feb. 29, 1944. 11 pp. Processed. (Report 377, No. 1.)

Financial estimates and other information bearing on possible legislation to increase unemployment insurance contributions from certain industries in order to meet the liability for payments "created by the tremendous growth of a few industries."

CALIFORNIA. DEPARTMENT OF EMPLOY-MENT. Wartime Trends in Unemployment Insurance Activities. Prepared by Research and Statistics Section. Sacramento, 1944. 11 pp. Processed. (Report 378 No. 1.)

CULLOM, W. BURR. "Objectives of Unemployment Insurance." Tennessee Public Welfare Record, Nashville, Vol. 7, No. 4 (April 1944), pp. 5-7.

"Employment Opportunities in Post-War Canada." Labour Gazette, Ottawa, Vol. 44, No. 4 (April 1944), pp. 446-449.

Summarizes recommendations of a subcommittee of the Advisory Committee on Reconstruction.

"Huge Potential Racket in Unemployment Benefits." *Barron's*, New York, Vol. 24, No. 21 (May 22, 1944), p. 10. 25 cents.

An editorial opposing suggested special Federal unemployment benefits for workers discharged from war plants. Advocates severance pay, to be provided by the Government, "as one of the costs of completing government contracts."

Lamontagne, Maurice. Le Chômage Dans L'Après-Guerre. Quebec: Secretariat de la Faculté des Sciences Sociales, 1944. 37 pp. (Cahier de la Faculté des Sciences Sociales de l'Université Laval, Vol. 3, No. 1.) 15 cents.

An examination of current theories of unemployment, particularly as affecting post-war Canada.

MISSOURI. UNEMPLOYMENT COMPENSATION COMMISSION. A Study of the Impact of the War Effort Program on Unemployment in Missouri and the Probable Effect of Same on the Unemployment Insurance Fund of the State. Jefferson City, Feb. 1, 1944. 13 pp. Processed. (Special Research Bulletin No. 10.)

RETICKER, RUTH. Unemployment Compensation in the United States. Reprinted from the International Labour Review, April-May 1944. Montreal: International Labor Office, 1944. 27 pp. 10 cents.

Ten Years of Occupational Research, by Carroll L. Shartle and Others. Occupations, New York, Vol. 22, No. 7 (April 1944), pp. 387-446. Entire issue. 50 cents.

The Division of Occupational Analysis and Manning Tables of the War Manpower Commission has prepared these 10 articles to describe its work in job analysis and classification, establishment of "job families" (occupations with related skills), job descriptions, occupational aptitudes, and

related activities. A bibliography is included. The program began in 1934 under the U. S. Employment Service of the Department of Labor, and from 1939–43 was carried on as a part of the Bureau of Employment Security of the Social Security Board.

Public Welfare and Relief

"Almshouses in Alabama Today." Alabama Social Welfare, Montgomery, Vol. 9, No. 4 (April 1944), pp. 8-9.

"Analysis of Old Age Assistance Cases." Caseload Report (Department of Public Assistance, Philadelphia County Board), Philadelphia, March 1944, pp. 1-18. Processed.

Statistical data for Philadelphia and discussion of present problems and activities in obtaining satisfactory care. Includes case histories.

Canadian Welfare Council. Welfare Legislation in Canada and the Provinces, 1942-1943. Ottawa: The Council, 1944. 59 pp. Processed. (Publication No. 127.) 10 cents.

CORSON, JOHN J. "Public Welfare and Its Relation to the Social Insurances." *Public Welfare*, Chicago, Vol. 2, No. 5 (May 1944), pp. 119-121. 50 cents.

Emphasizes the resemblances in function and technique between insurance and assistance services, and suggests a closer collaboration between the administrators of both types of activities.

GILMARTIN, RICHARD T. "An Effective Working Team; State-Local Cooperation." Public Welfare, Chicago, Vol. 2, No. 5 (May 1944), pp. 115-118. 50 cents.

An informal discussion of the working relationship between the New York State Department of Social Welfare and the local public welfare districts, as organized in a Public Welfare Officials Association.

Hale, M. B., and Hale, S. M. Social Therapy; An Introductory Study. London: Williams and Norgate Ltd., 1943. 96 pp.

An explanation of social case work and a guide to its practice, written simply and intended for first-year students, volunteer workers, and others. Includes material on interviewing.

HITROVO, MICHAEL V. "Responsibility of Relatives in the Old Age Assistance Program in Pennsylvania." Social Service Review, Chicago, Vol. 18, No. 1 (March 1944), pp. 67-76. \$1.25.

HOEY, JANE M. "Are We Short-

Changing Our Children?" Public Welfare. Chicago, Vol. 2, No. 5 (May 1944), pp. 113-114 ff. 50 cents.

A comparison of payments for aid to dependent children and old-age assistance, with recommendations for both State and Federal legislation to provide more nearly adequate aid to children.

HOPKIRK, HOWARD M. Institutions Serving Children. New York: Russell Sage Foundation, 1944. 244 pp. \$2.00.

A survey of the importance, the practices, and the standards of institutions for normal children, by the executive director of the Child Welfare League of America. The care of the child receives greatest emphasis; social work, the physical needs of the child, education and training, and costs of care are also discussed in detail. The author studies, in addition, the significance and development of children's institutions, their relation to foster care, staff problems, organization and plant, and methods of self-criticism and surveys for institutions.

HURLIN, RALPH G. Operation Statistics of Selected Family Casework Agencies, 1943; Summary of Statistics Reported Monthly During the Year Together With Trend Data for the Period 1936 to 1943. New York: Russell Sage Foundation, 1944. 27 pp. Processed. 25 cents.

Continues a series of annual reports on the work of 60 private welfare agencies having a total regular staff membership of about 1,200 workers and serving more than 134,000 different cases during the year. Shows, for each agency, application and intake, inactive cases, services to other agencies, number and amount of relief cases, and interview and staff data.

"Is There a Right to Relief?" Social Service Review, Chicago, Vol. 18, No. 1 (March 1944), pp. 98-99. \$1.25.

Comment on a Minnesota case in which the district court upheld the plea of a recipient to obtain more assistance than city officials were willing to grant.

KASDAN, EVELYN. "Technical Advisory Committees for Medical Care in Public Assistance Programs of State Welfare Departments." Social Service Review, Chicago, Vol. 18, No. 1 (March 1944), pp. 59-66. \$1.25.

KLUPAR, G. J. "Should a Welfare Agency Operate an Employment Program?" Public Welfare, Chicago, Vol. 2, No. 5 (May 1944), pp. 122-129. 50 cents.

"Prediction of an Actual OAA Caseload; And Some Trends in Its Composition." Rhode Island Welfare, Providence, Vol. 4, No. 3 (March 1944), pp. 26-27.

Health and Medical Care

AMERICAN PUBLIC WELFARE ASSOCIATION. COMMITTEE ON MEDICAL CARE. Selected Bibliography on Chronic Illness. Chicago: The Association, May 1944. 8 pp. Processed. 10 cents.

AVNET, HELEN HERSHFIELD. Voluntary Medical Insurance in the United States; Major Trends and Current Problems. New York: Medical Administration Service, Inc., 1944, 107 pp. \$1.00.

Traces the history of voluntary medical insurance, describes and appraises several representative plans, and considers briefly a number of New York City programs. A summary discusses certain key issues: method of furnishing services (group versus individual practice), methods of reimbursement, area of operations, sponsorship, eligibility (particularly income limits), medical services provided, charges, and administrative problems.

Davis, Malcolm. "M. D.'s Unite."

Medical Economics, Rutherford,
N. J., Vol. 21, No. 7 (April 1944), pp.
36-38 ff. 25 cents.

A report on the Association of American Physicians and Surgeons, a national body originating recently in Indiana, whose "chief immediate aim," according to the article, "is to render inoperable the Wagner-Murray-Dingell bill or any modification thereof."

Davison, Sir Ronald. "Britain's Health Services." New Republic, New York, Vol. 110, No. 20 (May 15, 1944), pp. 672-674. 15 cents.

HILLIARD, RAYMOND M. "Illinois Makes Progress." Modern Hospital, Chicago, Vol. 62, No. 5 (May 1944), pp. 71-73, 35 cents.

Recent developments in providing medical and hospital care for persons receiving public aid and for others in low-income groups.

Jensen, Frode; Weiskotten, H. G.; and Thomas, Margaret A. Medical Care of the Discharged Hospital Patient. New York: Commonwealth Fund, 1944; London: Oxford University Press, 1944. 94 pp. \$1.00. The results of an experiment in the care of the "medically needy" in the Syracuse, N. Y., University Hospital from July 1, 1940, to February 1, 1942. "The study was proposed because of a growing concern in regard to the problem of chronic disease as it was observed in patients discharged from the medical wards of the University Hospital." Patients were provided with the services of the Extramural Resident as their own physician. Numerous case studies are given. success of thus extending "the medical service of the hospital beyond the four walls of the institution so as to include the after-care of its needy patients" is said "to depend on a service which integrates hospital, outpatient, and home treatment and also the assistance available through public and private welfare programs."

La Guardia, F. H. Medical Care Plan of the City of New York. New York: Mayor's Office (City Hall), 1944. 16 pp. Free.

Outlines a plan for voluntary health insurance for persons in New York City, to be financed by a 4-percent pay-roll deduction shared equally by employer and employee. All medical, nursing, and hospital services would be provided, with "all qualified physicians" invited to join the panel, but with an alternate plan for salaried doctors if the latter should prove necessary.

Mannix, John R. "Why Not an American Blue Cross?" Hospitals, Chicago, Vol. 18, No. 4 (April 1944), pp. 23-26. 30 cents.

pp. 23–26. 30 cents.
Proposes "that American physicians and hospitals unite to organize an 'American Blue Cross'" to provide "non-profit pre-payment for all health services."

Maryland State Planning Commission. Committee on Medical Care. Medical Care in the Counties of Maryland. Baltimore (Johns Hopkins University): The Commission, April 1944. 82 pp. 50 cents.

NATIONAL PHYSICIANS COMMITTEE FOR THE EXTENSION OF MEDICAL CARE. The American People, What They Think—About Doctors, Medical Care, and Prepayment Plans; A Challenge to Private Enterprise. Chicago: The Committee, 1944. 30 pp.

The major portion of this pamphlet consists of a sample survey of public opinion by Opinion Research Corporation of Princeton, N. J., which was employed by the National Physicians Committee. The introductory portion attacks the medical care portions of the Wagner-Murray-Dingell bill.

New York State. Health Preparedness Commission. 1941-1942. Report of the New York State Commission to Formulate a Long Range Health Program. Albany, 1943. 414 pp. (Legislative Document (1942) No. 64.)

Page, Arthur. "Clinic Care, Union Style." Medical Economics, Rutherford, N. J., Vol. 21, No. 8 (May 1944), pp. 48-51 ff. 25 cents.

Describes the Union Health Center, New York, sponsored by the International Ladies' Garment Workers' Union.

POTTER, ELLEN C.; HOWELL, LAURA; and LOCKWOOD, MARION. "Inspection and the Power of License as Tools in the Care of the Chronically Ill." Public Welfare, Chicago, Vol. 2, No. 4 (April 1944), pp. 100–103. 50 cents.

The experience of New Jersey in setting and maintaining standards for nursing homes, including an adaptation of standards to present conditions, in which the demand for care greatly exceeds the supply.

"Revised Proposals for Health Insurance in Canada; House of Commons Committee Considers New Plan of Contributions." Labour Gazette. Ottawa, Vol. 44, No. 4 (April 1944), pp. 441–443. 20 cents a year.

RICHARDSON, WILLIAM ALAN. "Fate of Wagner-Murray Bill Said to Depend on Next Election." *Medical Economics*, Rutherford, N. J., Vol. 21, No. 6 (March 1944), pp. 38-41 ff. 25 cents.

Summarizes views—some new and some previously published—from members of Congress, physicians, State Governors, Federal officials, and others. The results indicate that "some expansion of federal medicine is seen as inevitable."

Rorem, C. Rufus. "What Farm Families Expect of Hospitals and Doctors." Hospitals, Chicago, Vol. 18, No. 5 (May 1944), pp. 37-39. 30 cents.

A report on a 3-day conference on "Medical Care and Health Services for Rural People," held April 11-13 in Chicago under the auspices of the Farm Foundation.

Wolfenden, Hugh H. "Social Security and Health Insurance; A Dominion View of the Beveridge Plan." National Insurance Gazette, London, Vol. 33, No. 1665 (Apr. 13, 1944), pp. 172–173 ff. 6d.

A critical discussion of the Beveridge plan, with comment on Canadian proposals for health insurance.

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